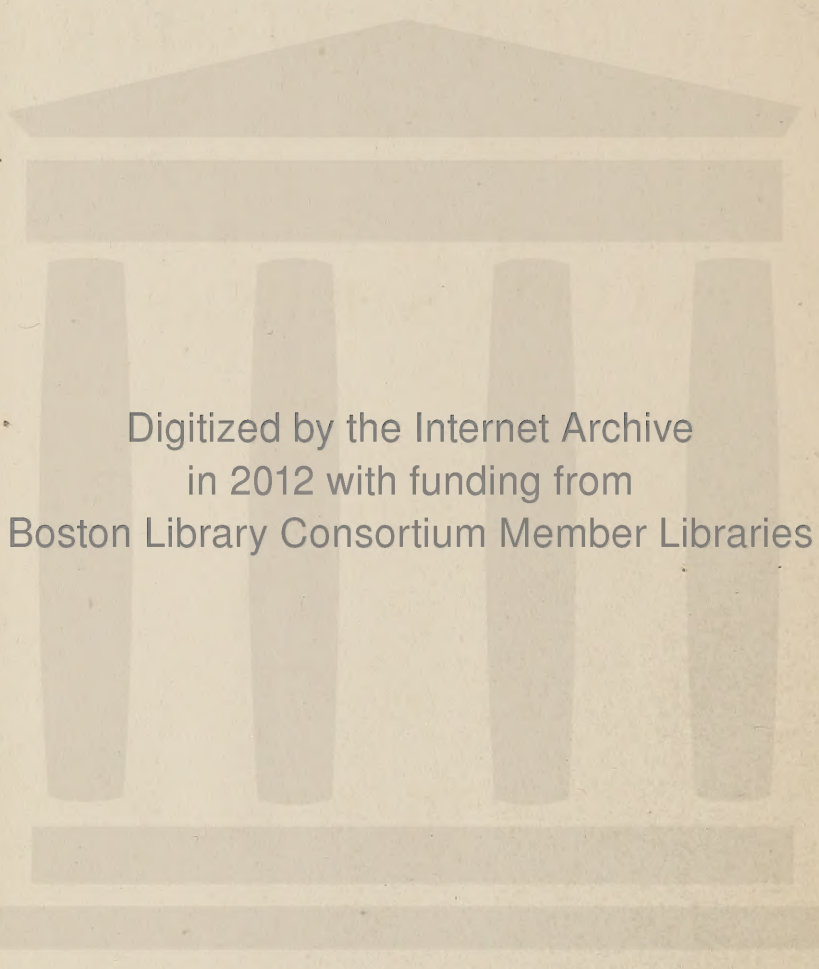


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FIFTEENTH ANNUAL REPORT

OF THE

Mass:
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BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1890.

PART I.

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, SAFE DEPOSIT
LOAN AND TRUST COMPANIES.

Massachusetts Savings Banks, 1890.

Part I.

Report of the Board of Commissioners of Savings Banks, Institutions for Savings, Safe Deposit Loan and Trust Companies, for the year ending December 31, 1890.

BOSTON:

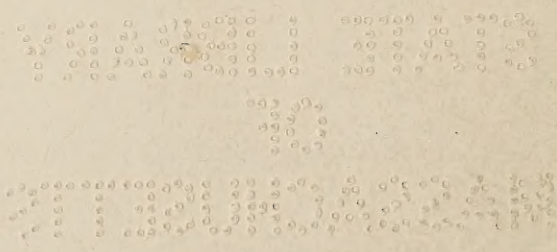
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Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Jan. 21, 1891.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks, in accordance with provisions of law, and by the special provisions of chapter 126, Acts of 1890, present their fifteenth annual report, in two parts. That portion relating to savings banks and institutions for savings, safe deposit loan and trust companies, will be found in Part I., and is herewith submitted; that portion relating to co-operative banks, collateral loan companies and mortgage loan and investment companies, will be found in Part II., and will be submitted later in the session. A balance sheet of each institution, showing its financial condition Oct. 31, 1890, will be found in its respective Part.

INCREASE OF BUSINESS.

During the year two savings banks, ten co-operative banks and two trust companies have commenced business, making a total under the supervision of this Board, as shown in —

PART I.	{	179 savings banks, with assets of	\$372,476,568	41
		15 trust companies, with assets of	75,271,807	33
PART II.	{	103 co-operative banks, with assets of	9,264,833	34
		2 collateral loan companies, with assets of	362,301	49
		2 mortgage loan companies, with assets of	1,959,549	05
Total,	.	301 institutions, with assets of	\$459,335,059	62

An increase in number of 14 institutions, and in assets of \$31,778,755.81.

The two savings banks in hands of receivers, included in the corresponding statement of last year, are now paying their final dividend, and hence are omitted from above statement.

SAVINGS BANKS.

The two new savings banks are County Savings Bank, Chelsea, incorporated Feb. 27, 1890; Lenox Savings Bank, Lenox, incorporated April 4, 1890.

The Shawme Savings Bank of Sandwich, chartered in 1886, has never transacted business. We recommend that the corporation be dissolved.

BANKS IN THE HANDS OF RECEIVERS.

Lancaster Savings Bank.

The final dividend of $7\frac{1}{10}$ per cent., decreed by court, May 21, 1890, is now being paid, making a total dividend to the depositors of $60\frac{1}{30}$ per cent. The amount of final dividend remaining unpaid Dec. 31, 1890, was \$5,420.89.

Reading Savings Bank.

A final dividend of 13 per cent. was decreed by court, Nov. 3, 1890, and is now in process of payment. The amount unpaid Dec. 31, 1890, was \$2,630.91. Total dividend paid to depositors, $50\frac{1}{2}$ per cent.

FRAMINGHAM SAVINGS BANK.

The injunction of the supreme judicial court was removed from this bank May 15, 1890, when it resumed business. A much smaller sum was withdrawn by the depositors at the time of its resuming than was expected. Confidence in the institution has been fully restored; it has earned, declared and paid two regular dividends of 2 per cent. each, besides carrying the statutory requirements to the guaranty fund; and had undivided earnings Oct. 31, 1890, of \$4,886.08. The bank is still further strengthened by the market value of the securities, which exceed the amount entered in the balance sheet by at least \$8,000.

The future success of the bank is well assured, and the loss to the depositors has been slight, as compared with the expense and shrinkage had it been placed in the hands of a receiver instead of continuing under its own management.

UNION SAVINGS BANK.

The injunction placed upon this bank by the supreme judicial court, Oct. 1, 1888, was removed March 3, 1890, when business was resumed. Regular dividends have since been paid, the legal requirements credited to guaranty fund, and an undivided surplus remains of \$25,879.06.

It is a source of congratulation that the affairs of this bank, which at one time seemed likely to overwhelm it, have been so shaped as to cause but slight loss to the depositors, viz., a cessation of three semi-annual dividends. This bank was re-organized in its management with an entire new complement of trustees and officers, is well established, and entitled to full confidence in its ability to meet all its engagements, and continue business.

STOCKBRIDGE SAVINGS BANK.

At a special examination of this bank made by members of this Board, Oct. 5, 1890, there were found cash memoranda, consisting of two checks drawn by H. J. Dunham on the Housatonic National Bank of Stockbridge, amounting to \$600 and \$492.27, respectively, but no funds to the credit of H. J. Dunham were in the national bank to meet them; they were, through permission of its treasurer, being carried by the savings bank to accommodate Mr. Dunham. These checks, through efforts of this Board, were finally paid about Oct. 25, 1890.

There were also found personal notes of H. J. Dunham, trustee, in various forms, aggregating \$14,024.60.

One of these notes was for \$10,000, signed as follows: "F. W. Adams, by H. J. Dunham, trustee, and not individually." "F. W. Adams and F. W. Adams, Jr.," as sureties.

F. W. Adams was an insolvent debtor, Mr. Dunham being his trustee; it will be observed, therefore, that his signature as principal was of no financial value. His name appears also as a surety, with that of his son, who has no financial standing. Thus far the note appears but simply signatures or names furnishing no security whatever. The only security furnished or connected with this note was a chattel mortgage on supplies

and stock in the mill of F. W. Adams, known as "Glendale Mills."

In the absence of any financial standing to the parties signing the note, this loan of \$10,000 was therefore a direct loan on chattel mortgage, a line of security not allowed by statutes. Such security can only be taken to secure a debt or as additional to a good and legal loan. Immediately upon its discovery strenuous efforts were made to compel the payment of this loan, which were not successful.

The chattel mortgage was dated Feb. 20, 1890, and at the time of the special examination, October 9, was of little value, as the property mortgaged had disappeared in manufactured goods sold, and therefore could not be identified and possession taken of under the terms of the mortgage. Legal complications also arose as to "subsequent acquired property," further embarrassing the powers under the mortgage. The claim will be pressed, however, and it is hoped that something will be realized therefrom.

Notes of H. J. Dunham, as trustee for this same insolvent party, amounting to \$4,024.60, were also found; these notes were endorsed by parties, the value of which endorsement is greatly in doubt. Mr. Dunham is a lawyer, counsel for the bank and a member of its investment committee. His experience of twenty years in the bank and knowledge as a lawyer forbids the excuse of ignorance or inexperience, and throws upon him a great moral guilt, if not a responsibility of a graver character.

The full facts in this case have been reported to the Attorney-General.

In addition to the above transactions, certain loans of doubtful value existed in the bank, which had previously attracted the attention of this Board, and action was being taken looking to their collection or elimination from the bank. The discovery, however, of these additional matters compelled decisive and immediate action, and for the interests of the depositors and all concerned (the method adopted seeming to be the best) a temporary injunction was placed on the bank Nov. 20, 1890, returnable to the supreme judicial court on Jan. 5, 1891. The injunction was slightly modified Nov. 21, 1890, was

further modified Jan. 5, 1891, the time when it was returnable to the court, and the same day was made permanent as relates to the receipt of deposits, the withdrawal of moneys and the declaration and payment of dividends.

The suspicions of this Board were also aroused at the time of the special examination, in other directions, which led to further investigations resulting in the confession, Jan. 2, 1891, of the treasurer, Charles H. Willis, that he had been misappropriating the funds of the bank for a long time and to an unknown amount. His method of procedure was to enter a less amount on the books of the bank than he did upon the books of the depositors, a manner of deception which could be discovered only by accident or by calling in the depositors' books.

As Mr. Willis was the only officer of the bank employed upon the books, and never absent from the bank, it can be readily seen how comparatively easy it was for him to carry on this deception and defraud the bank without discovery, and well illustrates the imperative need of an observation of chapter 40 of the Acts of the Legislature of 1888, relating to the calling in periodically of the depositors' books; and enforces the suggestion of this Board on the same subject, in its report to the Legislature of Dec. 31, 1888, viz.: "*The extent of calling in the books, the thoroughness of the verification and the value to be derived therefrom, depends wholly on the management of the bank.*" "*The manner of comparison is a very important feature of this act, and it should be done in such a way that the books shall not go through the ordinary channel of business, but first pass to an officer or person employed for this special purpose. If these books are allowed to take the usual course, the benefit to be gained by their presentation will be virtually lost.*"

The depositors' books of this bank are now being called in and verified by a person of experience, under the direction of this Board.

The bonds of the defaulting treasurer for \$25,000 are supposed to be good.

Mr. Willis was indicted by the Grand Jury, and on Jan. 19, 1891, pleaded guilty, receiving a sentence of seven years in State prison.

DIVIDENDS.

*Rates of Dividends.**Showing Comparisons with Oct. 31, 1889.*

Ordinary Dividends paid during the Year ending Oct. 31, 1890.							Increase.	Decrease.
3	savings banks or institutions for savings paid 5	per cent.,	.	.	.	.	-	4
3	"	"	"	"	4 $\frac{3}{4}$	"	2	-
18	"	"	"	"	4 $\frac{1}{2}$	"	-	3
3	"	"	"	"	4 $\frac{1}{4}$	"	-	3
151	"	"	"	"	4	"	13	-
1 savings bank did not declare any dividend.*								
179								

* The Lenox Savings Bank, which has but recently commenced business.

Total amount of ordinary dividends for the year, . . . \$13,091,807 17
 Total amount of extra dividends for the year, . . . 185,789 91

The average rate for the past year is 4.08 per cent. ; twenty-seven banks paid dividends exceeding 4 per cent., the maximum limit under the statute being 5 per cent.

The average rate for each of the preceding ten years is as follows : —

1880, ...	.0393	1885, ...	.0414
1881, ...	.0400	1886, ...	.0406
1882, ...	.0397	1887, ...	.0406
1883, ...	.0409	1888, ...	.0414
1884, ...	.0415	1889, ...	.0408

an average of 4.062 per cent. ; thus showing the dividend of the first year of the present decade to vary but little from the average of the last ten years.

While the rate of dividends for the past decade has not materially changed, the earning capacity of money as invested by our savings banks has been gradually decreasing, till at present it can hardly be said to exceed on an average, aside from loans on real estate and on personal security, $.03\frac{9}{16}$ per cent., indicating a higher rate of dividend being paid than

would seem to be warranted were the investments to be made at the present time. We therefore renew our remark of last year, that it is a question of considerable moment, in view of the fact of this steady reduction of rate of earning capacity, whether or not the savings banks of this Commonwealth can continue to pay as high a rate of dividends as at present. In this connection we observe that, while thirty-five banks paid dividends in excess of four per cent., only twenty-seven have exceeded that rate the past year.

The ability to maintain the present rate arises, in a great measure, from investments in high-rate bonds and profitable purchases of bank stocks, years ago, at par. Soon these high-rate bonds will mature, and the reinvestment must be made at a very much lower rate.

A high rate of dividends attracts deposits which were not intended or designed for savings banks; a surplusage of deposit induces risks in investments; and that degree of safety may be lost sight of which has always characterized and should govern all investments of our savings banks, the trust institutions of our Commonwealth. Absolute safety should be the first consideration, and the desire for making large returns to depositors not such as to induce business or commercial risks, a tendency to which is somewhat evidenced by the present large investments in loans on personal securities.

Aggregate Statement of Liabilities and Assets,

*Showing Increase or Decrease as compared with the Year ending
Oct. 31, 1889.*

LIABILITIES.

CLASSIFICATION.	Amount Oct. 31, 1890.	Increase.	Decrease.	Percent- age of Increase.
Deposits;	\$353,592,937 24	\$20,869,248 65	—	.0627
Guaranty fund, ...	12,065,104 85	1,144,873 56	—	.1048
Undivided earnings, ...	6,329,319 60	291,947 04	—	.0484
Sundry liabilities, ...	489,206 72	98,107 04	—	.2502
	\$372,476,568 41	—	—	—

ASSETS.

CLASSIFICATION.	Amount Oct. 31, 1890.	Increase.	Decrease.	Percentage of In- crease or Decrease.	Percentage of In- vestments to Total Assets.
Public funds, ...	\$43,513,822 19	\$1,870,798 75	-	.0449	.1168
Loans on public funds, .	788,315 00	329,645 00	-	.7187	.0021
Bank stock, ...	28,120,754 43	305,372 95	-	.0110	.0755
Loans on bank stock, .	1,762,731 18	190,531 68	-	.1212	.0047
Railroad bonds, . . .	31,004,233 26	1,924,427 55	-	.0662	.0832
Loans on railroad bonds, .	947,200 00	701,160 00	-	*	.0026
Loans on railroad stock, .	1,158,537 00	478,702 00	-	.0704	.0031
Railroad notes, ...	3,730,000 00	-	\$95,000 00	.0248	.0100
Real estate for banking purposes, ...	2,500,035 43	-	4,777 01	.0019	.0067
Real estate by foreclosure,	1,548,033 33	-	205,904 59	.1174	.0042
Loans on real estate, . .	143,353,045 85	8,416,511 44	-	.0624	.3849
Loans on personal secur- ity, ...	93,862,179 24	10,471,474 03	-	.1232	.2520
Loans to counties, cities and towns, ...	8,870,920 48	167,551 84	-	.0192	.0238
Loans on depositors' books, ...	57,603 46	3,370 12	-	.0621	.0002
Sundry assets, ...	567,093 39	-	\$1,290 55	.1254	.0015
Cash on hand:—					
In banks, on interest, . \$9,696,450 24					
In banks, not on interest, 392,770 52					
In office, . 602,843 41	10,692,004 17	-	1,763,442 67	.1416	.0287
	\$372,476,568 41	-	-	-	-

* Two hundred and eighty-five per cent.

From the above statement we note an increase in deposits of \$20,869,248.65, — the largest increase within the history of the savings banks of this Commonwealth save in 1870, 1871 and 1872, when they were respectively \$23,626,080.09, \$27,958,-980, and \$21,093,236.38.

The average deposit per number of deposit accounts is \$326.24, and the average deposit per capita of population, by the United States census of the present year, is \$157.92. This

last average cannot be said to be strictly correct, as unquestionably some deposits belong to citizens of other States. It is also true that our citizens have deposits in savings banks of other States. A fair conjecture is that one about equals the other. This average per capita shows the material wealth of the citizens of our Commonwealth on deposit in savings banks.

INVESTMENTS.

The percentage of increase in loans on real estate but slightly exceeds that of the previous year, when it was .0598. From a general view, the investments in such loans might and would be considered favorably. It has been observed by this Board, however, that such loans, when made other than in the vicinity of the bank making the loan, are made at no little risk of over valuation, and perhaps with some degree of competition with the local banks, through agents or brokers. While the statute permits such loans to be made anywhere within the Commonwealth, sound business judgment suggests the advisability of making loans on real estate within such distance of the bank as to ensure beyond a doubt a conservative and safe estimate of the value thereof, by its own investment committee, from their personal knowledge.

The increase in what may be designated as “quick assets” varies but slightly from last year.

The proportion of such assets (including cash on hand amounting to \$10,692,064.17) to total liabilities is 25 per cent., a sufficient reserve, it would seem, considering the banks as a whole, to meet any demand likely to arise. Some banks, however, are deficient in quick assets, and in event of a sudden and unexpected demand from depositors, would find themselves greatly embarrassed. Good business judgment and sound discretion suggest and urge a remedying of this defect.

Loans on personal security are not included, though that portion loaned on demand with collateral might safely be considered as a part, and, if included, would increase the percentage above named to 37.

Cash on hand in banks and in vaults is \$1,763,442.67 less than last year, indicating that a surplusage of money uninvested does not exist.

The largest increase will be noted in loans on personal security, an increase of 12.32 per cent. against 4.15 per cent last year.

Comparative Statement of Loans on Personal Security.

	1889.	1890.
Amount loaned on personal security with collateral, ...	\$38,137,349 25	\$45,987,147 23
Amount loaned on personal security without collateral, ...	45,253,355 96	47,875,032 01
	\$83,390,705 21	\$93,862,179 24

From the annual reports of the various savings banks and institutions for savings, we compile the following : —

Analytical Statement.

DEPOSITS, WITHDRAWALS, Etc.	Oct. 31, 1890.	Increase.	Decrease.
Number of open accounts, ...	1,083,817	54,123	-
Number of deposits, ...	1,060,877	68,501	-
Number of withdrawals, ...	725,751	28,531	-
Amount deposited (not including dividends), .	\$72,023,703 64	\$5,414,365 17	-
Average of deposits, ...	67.89	.70	-
Amount withdrawn (including dividends), .	\$65,065,778 43	\$2,478,228 66	-
Average of withdrawals, ...	89.65	-	.12
Amount of expenses, ...	\$850,978 56	\$23,359 30	-
Total earnings, ...	17,628,701 55	709,631 75	-
Total ordinary dividends, ...	13,091,807 17	732,288 69	-
Total extra dividends, ...	185,789 91	23,311 96	-
Number of loans of an amount less than \$3,000,	51,060	2,408	-
Number of loans on real estate security, . .	55,945*	2,283	-

* Averaging \$2,562.39 each.

TRUST COMPANIES.

The total number now transacting business is fifteen, a gain of two the present year, viz. : Mercantile Loan and Trust Company, Boston, which commenced business Feb. 15, 1890 ; Old Colony Trust Company, Boston, which commenced business June 14, 1890.

The Following is a Complete List of the Trust Companies chartered by this Commonwealth, and now transacting Business, giving the Amount of Capital Stock, Surplus, Deposits, Trust Funds, etc., Oct. 31, 1890.

NAME OF COMPANY.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
American Loan and Trust Company, ...	March 12, 1881.	\$1,000,000 00	\$300,000 00	\$96,448 24	\$2,549,212 57	-	\$299,878 61
Bay State Trust Company, ...	April 4, 1887.	200,000 00	-	44,612 39	1,226,002 04	-	191,878 73
B. M. C. Durfee Safe Deposit and Trust Company, ...	March 16, 1887.	200,000 00	-	23,697 13	891,549 31	-	110,062 53
Boston Safe Deposit and Trust Company, ...	April 13, 1867.	1,000,000 00	500,000 00	202,752 67	5,117,356 80	\$2,430,525 52	1,017,914 48
International Trust Company, ...	March 25, 1879.	500,000 00	500,000 00	237,653 72	5,148,058 56	1,383,446 59	608,253 24
Lynn Safe Deposit and Trust Company, ...	April 20, 1887.	100,000 00	10,000 00	10,812 66	513,360 00	-	93,560 22
Massachusetts Hospital Life Insurance Company, ...	Feb. 24, 1818.	500,000 00	71,500 00	1,135,367 86	19,584,012 66	-	477,187 12
Massachusetts Loan and Trust Company, ...	Feb. 18, 1875.	500,000 00	160,962 17	93,466 05	1,008,435 36	-	116,794 62
Mercantile Loan and Trust Company, ...	May 29, 1888.	250,000 00	-	11,200 20	327,582 62	5,470 59	72,882 42
New Bedford Safe Deposit and Trust Company, ...	March 2, 1887.	200,000 00	-	12,312 78	441,068 75	-	59,776 12
New England Trust Company, ...	April 22, 1869.	1,000,000 00	500,000 00	625,168 70	12,783,011 08	1,397,574 18	2,268,894 12
Old Colony Trust Company, ...	May 8, 1890.	1,000,000 00	500,000 00	79,832 58	3,512,060 35	-	1,070,778 83
Springfield Safe Deposit and Trust Company, ...	June 18, 1885.	300,000 00	65,000 00	5,584 96	905,462 47	29,862 67	188,472 93
Suffolk Trust Company, ...	May 2, 1887.	100,000 00	2,500 00	14,461 13	219,529 21	-	26,497 22
Worcester Safe Deposit and Trust Company, ...	March 21, 1868.	200,000 00	100,000 00	47,287 52	2,153,444 15	86,952 63	393,970 37
Totals, ...		\$7,050,000 00	\$2,709,962 17	\$2,640,558 59	\$56,380,145 93	\$5,333,832 18	\$6,996,801 56

During the present year the amount of deposits has increased \$3,510,650.42, and trust funds \$1,560,314.78.

The guarantee or surplus fund, in all cases save one, has been set aside from the earnings; the surplus fund of the Old Colony Trust Company of Boston, which commenced business this year, was contributed by the stockholders.

The following is a list of trust companies chartered by the Legislature of this Commonwealth, which have not commenced business.

	Date of Incorporation.	Date of Acceptance of Charter.
Cambridge Safe Deposit and Trust Company, Cambridge, ...	May 8, 1890.	†
Chelsea Safe Deposit and Trust Company, Chelsea, ...	May 29, 1888.	*
Hampden Loan and Trust Company, Springfield,	June 1, 1887.	Dec. 29, 1888.
Lawyers' Loan and Trust Company, Boston, .	June 3, 1890.	†
Lowell Trust Company, Lowell, ...	May 23, 1890.	†
Manufacturers' Trust Company, Holyoke, . .	April 26, 1887.	April 16, 1889.
Middlesex Safe Deposit and Trust Company, Lowell, ...	May 29, 1888.	May 28, 1890.
Security Safe Deposit and Trust Company, Lynn,	April 26, 1890.	Oct. 24, 1890.
Union Loan and Trust Company, Boston, . .	May 29, 1888.	April 31, 1890.
U. S. Safe Deposit and Trust Company, Boston,	April 15, 1887.	Jan. 21, 1888.

* Charter has expired by limitation. † Has not yet organized and filed its acceptance of charter.

CONCLUSION.

The present year notes the publication of this report in two parts; the features of the separate volumes are so distinct as to require it; and, as a matter of convenience in reference, it will be found to be a very great improvement. Whatever relates to the subject matter of each volume will be found in its respective Part; the statutes, corrected and compiled to date, applicable to the same, being in the appendix of each book.

EDWARD P. CHAPIN,	} Board of
STARKES WHITON,	
WARREN E. LOCKE,	
	} Commissioners of
	} Savings Banks.

ABSTRACT OF ANNUAL REPORTS
OF THE
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS,

SHOWING THEIR
CONDITION AT THE CLOSE OF BUSINESS
OCTOBER 31, 1890.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 127 OF THE
ACTS OF 1888.

ABINGTON SAVINGS BANK — ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 72.

OTIS W. SOULE, *President.*

GEO. A. BEAL, *Treasurer.*

GEO. A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SILAS B. DICKERMAN,

JOSEPH L. GREENWOOD,

OTIS W. SOULE,

JOHN W. SPROUL,

WILLIAM BROWN,

GEO. L. RICHARDSON.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$84,000 00	Deposits, ...	\$1,475,833 65
Bank stock as per schedule, .	138,750 00	Guaranty fund, .	54,500 00
Loans on bank stock, ...	9,215 00	Interest account, .	23,364 51
Railroad bonds as per schedule,	127,000 00	Real estate income	
Real estate (for banking pur-		account, ...	841 72
poses), ...	52,000 00		
Loans on real estate, ...	953,827 71		
Loans on personal security, .	111,149 20		
Loans to counties, cities or towns			
(notes), ...	37,500 00		
Loans on depositors' books, .	600 00		
Deposits in banks, on interest, .	26,374 70		
Expense account, ...	191 71		
Lawrence Duck Co. stock,* .	9,210 84		
Individual taxes paid, ...	16 19		
Furniture and fixtures, ...	1,000 00		
Store fixtures, ...	1,000 00		
Cash on hand, ...	2,704 53		
	<u>\$1,554,539 88</u>		<u>\$1,554,539 88</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston, ...	\$5,486 49
Abington National Bank, Abington, ...	20,888 21

Loans on Bank Stock, amount on each:—

On 100 shares Fourth National Bank, Boston, ...	\$8,000 00
On 10 shares First National Bank, Rockland, ...	800 00
On 3 shares Abington National Bank, Abington, ...	250 00
On 2 shares Abington National Bank, Abington, ...	100 00
On 1 share Abington National Bank, Abington, ...	65 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . .	\$19,000	\$19,380 00	\$19,000 00
City of Bangor, Me., 6s	10,000	10,550 00	10,000 00
of Boston, Mass., 6s, ...	1,000	1,060 00	1,000 00
of Cleveland, Ohio, 7s, ...	2,000	2,130 00	2,000 00
of Dayton, Ohio, 6s, ...	1,000	1,060 00	1,000 00
of Fall River, Mass., 6s, ...	25,000	31,375 00	25,000 00
of Fort Wayne, Ind., 6s, ...	5,000	5,700 00	5,000 00
of Grand Rapids, Mich., 8s, ...	1,000	1,100 00	1,000 00
of Grand Rapids, Mich., 5s, ...	3,000	3,300 00	3,000 00
of Portland, Me., 6s, ...	7,000	8,610 00	7,000 00*
of Springfield, Ohio, 5s, ...	5,000	5,525 00	5,000 00
of Springfield, Ohio, 4½s, ...	5,000	5,350 00	5,000 00
	\$84,000	\$95,140 00	\$84,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Abington N'l Bank, Abington,	\$6,600	\$8,316 00	\$6,600 00
40	First National Bank, Adams, .	4,000	6,000 00	4,000 00
74	Boston Nat'l Bank, Boston, .	7,400	8,861 50	7,400 00
75	Blackstone N'l Bank, Boston, .	7,500	8,418 75	7,500 00
12	Central Nat'l Bank, Boston, .	1,200	1,674 00	1,200 00
25	Continental N'l Bank, Boston,	2,500	3,181 25	2,500 00
19	Nat'l Eagle Bank, Boston, . .	1,900	2,052 00	1,900 00
59	Eliot National Bank, Boston, .	5,900	7,906 00	5,900 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00
50	Hamilton N'l Bank, Boston, . .	5,000	6,100 00	5,000 00
68	N'l Hide & Leather B'k, Boston,	6,800	8,840 00	6,800 00
150	Howard Nat'l Bank, Boston, .	15,000	16,837 50	15,000 00
100	Merchants' N'l Bank, Boston, .	10,000	15,225 00	10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,000 00	10,000 00
38	Mt Vernon N'l Bank, Boston,	3,800	5,263 00	3,800 00
22	North National Bank, Boston,	2,200	3,168 00	2,200 00
110	N'l B'k of Redemption, Boston,	11,000	15,482 50	11,000 00
45	N'l B'k of the Republic, Boston,	4,500	7,492 50	4,500 00
50	Second Nat'l Bank, Boston, . .	5,000	9,750 00	5,000 00
10	Shoe & Leather N'l B'k, Boston,	1,000	980 00	1,000 00
50	South End Nat'l Bank, Boston,	5,000	5,100 00	5,000 00
32	State National Bank, Boston, .	3,200	4,016 00	3,200 00
33	Third National Bank, Boston,	3,300	3,976 50	3,300 00
47	Nat'l Webster Bank, Boston, .	4,700	4,794 00	4,700 00
38	First National Bank, Danvers,	2,850	3,420 00	2,850 00
32	Old Colony N'l B'k, Plymouth,	3,200	4,800 00	3,200 00
2	First Nat'l Bank, Rockland, .	200	206 00	200 00
		\$138,750	\$176,860 50	\$138,750 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, ...	\$22,000	\$22,220 00	\$22,000 00
Boston & Maine R.R. 4s, ...	24,000	24,960 00	24,000 00
Boston & Maine R.R. 7s, ...	10,000	10,800 00	10,000 00
Eastern R.R. 6s, ...	25,000	31,000 00	25,000 00
Fitchburg R.R. 5s, ...	5,000	5,450 00	5,000 00
Leeds & Farmington R.R. 6s, ...	1,000	1,080 00	1,000 00
Nashua & Lowell R.R. 6s, ...	5,000	5,250 00	5,000 00
New Bedford R.R. 6s, ...	2,000	2,160 00	2,000 00
Old Colony R.R. 7s, ...	8,000	8,680 00	8,000 00
Old Colony R.R. 4s, ...	20,000	21,200 00	20,000 00
Portland & Ogdensburg R.R. 6s, ...	5,000	5,750 00	5,000 00
	\$127,000	\$138,550 00	127,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,379 20	0 per cent.	\$55,000 00	4½ per cent.	\$3,500 00	5½ per cent.
26,374 70	2½ “	15,000 00	4¾ “	162,075 00	5½ “
42,000 00	4 “	221,600 00	5 “	611,737 71	6 “

Amount invested in real estate for banking purposes, ...	\$52,000 00
Estimated value of the same, ...	52,000 00
Assessed value of the same, ...	39,000 00
Net income received from same during year ending Oct. 31, 1890, ...	2,103 69
Number of loans which are of an amount not exceeding \$3,000 each, ...	654
Aggregate amount of the same, ...	650,341 91
Total number of loans upon real estate, ...	666
Amount of investments from which no income is received, ...	1,379 20
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	82,184 83
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	31,693 95
year ending Oct. 31, 1890, ... } 2½ per cent., {	31,761 85
Number of accounts opened during the year ending Oct. 31, 1890, ...	375
Number of accounts closed during the year ending Oct. 31, 1890, ...	327
Total number of open accounts Oct. 31, 1890, ...	3,452
Expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,421 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	201,857 75
Number of same, ...	1,898
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	225,108 17
Number of same, ...	1,877
Date of examination by commissioner: February 3.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, SS.

ABINGTON, Nov. 4, 1890.

Personally appeared George A. Beal, Treasurer of the Abington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, GRANVILLE R. FARRAR, *Justice of the Peace.*

PLYMOUTH, SS.

ABINGTON, Nov. 4, 1890.

Personally appeared Otis W. Soule, President, and Silas B. Dickerman, William Brown, John W. Sproul, A. H. Wright and Geo. L. Richardson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, GRANVILLE R. FARRAR, *Justice of the Peace.*

AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 15.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEORGE CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investments of its funds:

E. F. COOK,

W. E. BRIDGMAN,

L. D. HILLS,

B. F. KENDRICK.

Open for business every business day, 9 A.M. to 12 M; 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$96,000 00	Deposits, ...	\$1,345,627 82
Bank stock as per schedule, .	214,823 84	Guaranty fund, .	47,237 00
Loans on bank stock, ...	10,200 00	Profit and loss ac-	
Railroad bonds as per schedule,	96,000 00	count, ...	46,875 08
Real estate (for banking pur-			
poses), ...	15,000 00		
Loans on real estate, ...	779,665 50		
Loans on personal security, .	103,440 00		
Loans to counties, cities or towns			
(notes), ...	40,700 00		
Loans on depositors' books, .	700 00		
Deposits in banks, on interest, .	76,238 39		
Deposit in bank, not on interest,	5,000 00		
Cash on hand, ...	1,972 17		
	\$1,439,739 90		\$1,439,739 90

Cash on Deposit in Banks, amount in each:—

First National Bank, Northampton, ...	\$40,000 00
First National Bank, Amherst, ...	23,238 39
Holyoke National Bank, Holyoke, ...	10,000 00
City National Bank, Holyoke, ...	8,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Palmer National Bank, Palmer, ...	\$500 00
On 10 shares Palmer National Bank, Palmer, ...	
On 15 shares First National Bank, Amherst, ...	2,500 00
On 20 shares Northampton National Bank, Northampton, ...	2,000 00
On 8 shares First National Bank, Northampton, ...	800 00
On 21 shares City National Bank, Worcester, ...	
On 28 shares Ware National Bank, Ware, ...	4,400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Nashua, N. H., 6s, . . .	\$15,000	\$15,675 00	\$15,000 00
of Bangor, Me., 6s, . . .	20,000	21,600 00	20,000 00
of Fall River, Mass., 6s, . . .	8,000	8,800 00	8,000 00
of Pawtucket, R. I., 5s, . . .	3,000	3,300 00	3,000 00
Town of Clinton, Mass., 4s, . . .	20,000	20,800 00	20,000 00
of Beverly, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Rutland, Vt., 4s, . . .	20,000	20,800 00	20,000 00
	\$96,000	\$101,375 00	\$96,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
65	First National Bank, Amherst,	\$6,500	\$9,880 00	\$9,575 00
50	First National Bank, Barre, .	5,000	5,500 00	5,000 00
23	Suffolk Nat'l Bank, Boston, .	2,300	2,645 00	2,771 62
10	N'l Hide & Leather B'k, Boston,	1,000	1,250 00	1,107 00
80	N'l B'k of the Republic, Boston,	8,000	13,200 00	10,095 50
45	Conway Nat'l Bank, Conway, .	4,500	5,625 00	4,493 33
94	First N'l Bank, Easthampton, .	9,400	14,100 00	10,928 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	6,440 00	6,430 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	16,500 00	10,800 00
100	City Nat'l Bank, Holyoke, .	10,000	11,400 00	10,930 00
133	Northampton N'l B'k, North- ampton, ...	13,300	23,275 00	13,504 00
130	Hampshire Co N'l B'k, North- ampton, ...	13,000	15,600 00	15,383 00
129	First N'l B'k, Northampton, .	12,900	17,415 00	17,176 00
5	Berkshire N'l B'k, No. Adams,	500	500 00	500 00
30	Nat'l Bank of Commerce, New London, Ct, ...	3,000	3,900 00	3,660 00
80	First Nat'l Bank, Norwich, Ct.,	8,000	10,000 00	10,000 00
125	Second N'l Bank, Norwich, Ct.,	12,500	15,625 00	14,825 00
117	Thames N'l Bank, Norwich, Ct.,	11,700	17,550 00	16,101 00
38	Palmer Nat'l Bank, Palmer, .	3,800	5,700 00	5,306 50
116	Agawam N'l Bank, Springfield,	11,600	13,920 00	14,450 00
100	Chapin N'l Bank, Springfield,	10,000	15,000 00	12,703 00
84	Crocker N'l B'k, Turner's Falls,	8,400	12,180 00	8,664 39
8	Ware National Bank, Ware, .	800	960 00	988 00
40	City National Bank, Worcester,	4,000	5,600 00	5,120 00
25	Citizens' N'l Bank, Worcester,	2,500	3,125 00	3,062 50
10	Mechanics' N'l B'k, Worcester,	1,000	1,250 00	1,250 00
		\$179,300	\$248,140 00	\$214,823 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New London Northern R.R. 7s, .	\$26,000	\$28,080 00	\$26,000 00
Fitchburg R.R. 5s, ...	25,000	26,500 00	25,000 00
Fitchburg R.R. 4½s, ...	10,000	10,200 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	28,250 00	25,000 00
Boston & Lowell R.R. 4s, ...	10,000	10,200 00	10,000 00
	\$96,000	\$103,230 00	\$96,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,238 39	3 per cent.	\$40,700 00	4¾ per cent.	\$74,634 00	6 per cent.
58,000 00	4 " "	761,987 50	5 " "	2,334 00	7 " "
30,000 00	4½ " "	25,050 00	5½ " "		

Amount invested in real estate for banking purposes, ...	\$15,000 00
Estimated value of the same, ...	15,000 00
Assessed value of the same, ...	9,100 00
Net income received from same during year ending Oct. 31, 1890, . .	844 71
Number of loans which are of an amount not exceeding \$3,000 each, .	479
Aggregate amount of the same, ...	420,993 00
Total number of loans upon real estate, ...	470
Amount of investments from which no income is received, ...	1,488 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	68,165 90
Rate and amount of each semi-annual dividend during the } 2 per cent., {	23,381 83
year ending Oct. 31, 1890, ... } 2½ per cent., {	27,676 36
Times for the dividends fixed by the by-laws: Jan. 1 and July 1.	
Number of accounts opened during the year ending Oct. 31, 1890, .	580
Number of accounts closed during the year ending Oct. 31, 1890, .	364
Total number of open accounts Oct. 31, 1890, ...	3,646
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,358 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	259,922 62
Number of same, ...	2,947
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	168,587 65
Number of same, ...	2,124
Date of examination by commissioner: July 15.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 1, 1890.

Personally appeared E. D. Bangs, Treasurer of the Amherst Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. HAMLIN, *Justice of the Peace.*

HAMPSHIRE, SS.

Nov. 1, 1890.

Personally appeared E. F. Cook, President, and D. W. Palmer, B. F. Kendrick, Horace Ward, A. R. Cushman and L. D. Hills, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. HAMLIN, *Justice of the Peace.*

ANDOVER SAVINGS BANK—ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 44.

MOSES FOSTER, *President.*

JOHN F. KIMBALL, *Treasurer.*

JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES FOSTER,

PETER D. SMITH,

JOHN CORNELL,

JAMES P. BUTTERFIELD,

J. TYLER KIMBALL.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$219,500 00	Deposits, ...	\$2,042,054 58
Loan on public funds, ...	90 00	Guaranty fund, . .	79,000 00
Bank stock as per schedule, .	280,225 00	Interest account, .	69,544 32
Loans on bank stock, ...	700 00		
Railroad bonds as per schedule,	553,000 00		
Real estate by foreclosure, . .	6,640 00		
Loans on real estate, ...	934,928 60		
Loans on personal security, . .	173,688 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	14,462 38		
Deposit in bank, not on interest, .	2,848 13		
Cash on hand, ...	4,416 79		
	\$2,190,598 90		\$2,190,598 90

Cash on Deposit in Banks, amount in each : —

Andover National Bank, Andover, ...	\$5,848 13
Blackstone National Bank, Boston, ...	11,462 38

Loan on Public Funds : —

On \$100 City of Boston, Mass., 4s., ...	90 00
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Loans on Bank Stock, amount on each : —

On 5 shares Andover National Bank, Andover, ...	500 00
On 2 shares Andover National Bank, Andover, ...	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$25,000	\$26,000 00	\$25,000 00
of Belfast, Me., 6s, . . .	17,000	18,000 00	17,000 00*
of Boston, Mass., 6s, . . .	1,000	1,000 00	1,000 00
of Boston, Mass., 4s, . . .	50,000	55,000 00	50,000 00
of Cambridge, Mass., 6s, . . .	2,000	2,000 00	2,000 00
of Chelsea, Mass., 6s, . . .	12,000	13,500 00	12,000 00
of Dover, N. H., 6s, . . .	25,500	26,000 00	25,500 00
of Fall River, Mass., 6s, . . .	11,000	12,500 00	11,000 00
of Holyoke, Mass., 7s, . . .	8,000	8,800 00	8,000 00
of Lewiston, Me., 6s, . . .	4,000	4,000 00	4,000 00
of Lynn, Mass., 4s, . . .	10,000	10,500 00	10,000 00
of Norwich, Conn., 6s, . . .	30,000	33,500 00	30,000 00
of Portland, Me., 6s, . . .	21,000	24,000 00	21,000 00*
of Salem, Mass., 6s, . . .	3,000	3,500 00	3,000 00
	\$219,500	\$238,300 00	\$219,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
311	Andover Nat'l Bank, Andover,	\$31,100	\$41,900 00	\$31,100 00
40	Atlas National Bank, Boston,	4,000	4,500 00	4,000 00
147	Blackstone N'l Bank, Boston,	14,700	16,400 00	14,700 00
27	Boylston Nat'l Bank, Boston, .	2,700	3,600 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	12,600 00	10,000 00
84	Everett Nat'l Bank, Boston, .	8,400	9,000 00	8,400 00
112	Freeman's N'l Bank, Boston, .	11,200	11,200 00	11,200 00
81	Market Nat'l Bank, Boston, .	8,100	8,100 00	8,100 00
50	Merchants' N'l Bank, Boston,	5,000	7,000 00	5,000 00
120	Metropolitan N'l B'k, Boston,	12,000	12,000 00	12,000 00
150	N'l B'k of the Commonwealth, Boston, ...	15,000	25,000 00	15,000 00
225	N'l B'k of the Republic, Boston,	22,500	35,000 00	22,500 00
52	National City Bank, Boston, .	5,200	5,200 00	5,200 00
100	National Eagle Bank, Boston,	10,000	10,800 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,000 00	10,000 00
263	Nat'l Revere Bank, Boston, .	26,300	33,000 00	26,300 00
6	Nat'l Security Bank, Boston, .	600	1,000 00	600 00
60	National Union Bank, Boston,	6,000	8,400 00	6,000 00
154	Nat'l Webster Bank, Boston, .	15,400	15,400 00	15,400 00
58	New England N'l B'k, Boston,	5,800	9,000 00	5,800 00
41	North National Bank, Boston,	4,100	5,000 00	4,100 00
79	Old Boston N'l Bank, Boston,	7,900	9,400 00	7,900 00
110	Second Nat'l Bank, Boston, .	11,000	21,000 00	11,000 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,000 00	3,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End N'l Bank, Boston, .	\$5,000	\$5,200 00	\$5,000 00
52	State National Bank, Boston, .	5,200	6,500 00	5,200 00
18	Tremont Nat'l Bank, Boston, .	1,800	2,000 00	1,800 00
3	Danvers Nat'l Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
100	Bay State N'l B'k, Lawrence, .	7,500	12,000 00	7,500 00
50	Union Nat'l Bank, Weymouth,	5,000	5,500 00	5,000 00
		\$280,225	\$361,925 00	\$280,225 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$50,000	\$54,000 00	\$50,000 00
Boston & Lowell R.R. 7s, . . .	22,000	25,000 00	22,000 00
Boston & Lowell R.R. 6s, . . .	7,000	8,000 00	7,000 00
Boston & Lowell R.R. 5s, . . .	2,000	2,300 00	2,000 00
Boston & Lowell R.R. 4s, . . .	25,000	26,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	14,000	15,000 00	14,000 00
Boston, Winthrop & Shore R.R. 5s,	50,000	55,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	55,000	60,000 00	55,000 00
Conn. & Passumpsic Rivers R.R. 7s,	50,000	54,000 00	50,000 00
Fitchburg R.R. 5s, ...	50,000	53,000 00	50,000 00
Fitchburg R.R. 4s, ...	25,000	26,200 00	25,000 00
New Bedford R.R. 7s, ...	10,000	10,500 00	10,000 00
Newport & Richford 5s, ...	13,000	14,000 00	13,000 00*
Old Colony R.R. 7s, ...	20,000	21,000 00	20,000 00
Old Colony R.R. 6s, ...	5,000	5,500 00	5,000 00
Old Colony R.R. 4s, ...	100,000	109,000 00	100,000 00
Worcester & Nashua R.R. 5s, . .	5,000	5,500 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	54,000 00	50,000 00
	\$553,000	\$598,000 00	\$553,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,462 38	2½ per cent.	\$228,150 00	5 per cent.	\$668,320 00	6 per cent.
55,000 00	4½ “	157,578 00	5½ “	3,457 60	7 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$6,640 00
Assessed value of the same, ...	6,920 00
Net income received from same during year ending Oct. 31, 1890, . . .	470 00
Number of loans which are of an amount not exceeding \$3,000 each, . 446	
Aggregate amount of the same, ...	605,710 60
Total number of loans upon real estate, ...	509
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	120,416 48
Times for the dividends fixed by the by-laws: third Wednesday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	37,011 19
year ending Oct. 31, 1890, ... } 2 per cent., {	38,147 55
Number of accounts opened during the year ending Oct. 31, 1890, . . .	695
Number of accounts closed during the year ending Oct. 31, 1890, . . .	425
Total number of open accounts Oct. 31, 1890, ...	5,139
Expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	4,546 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	308,094 49
Number of same, ...	3,619
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	263,151 61
Number of same, ...	2,286
Date of examination by commissioner: September 2.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 4, 1890.

Personally appeared John F. Kimball, Treasurer of the Andover Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE W. FOSTER, *Justice of the Peace.*

Essex, ss.

Nov. 4, 1890.

Personally appeared Moses Foster, President, and M. T. Stevens, John H. Flint, Horace H. Tyer, John Cornell, J. Tyler Kimball, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE W. FOSTER, *Justice of the Peace.*

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 37.

WILLIAM G. PECK, *President.* JOSEPH W. WHITAKER, *Treasurer.*
JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM G. PECK, B. DELMONT LOCKE,
HENRY SWAN.

Open for business Tuesdays and Fridays, 3 to 5 P.M. ; Wednesdays, 3 to 8 P.M. ;
Saturdays, 3 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$207,300 00	Deposits, ...	\$1,092,782 11
Bank stock as per schedule, .	20,200 00	Guaranty fund, .	31,240 93
Railroad bonds as per schedule,	155,500 00	Interest account, .	10,077 08
Real estate (for banking pur-		Profit and loss ac-	
poses), ...	20,000 00	count, ...	7,527 82
Real estate by foreclosure, .	3,000 00	Due on mortgage	
Loans on real estate, . . .	600,220 92	loan, ...	3,200 00
Loans on personal security, .	71,800 00		
Loans to counties, cities or towns			
(notes), ...	36,000 00		
Loans on depositors' books, .	300 00		
Deposit in bank, on interest, .	27,022 39		
Expense account, ...	1,196 21		
Tax account, ...	363 04		
Cash on hand, ...	1,925 38		
	\$1,144,827 94		\$1,144,827 94

Cash on Deposit in Bank : —
Faneuil Hall National Bank, Boston, ... \$27,022 39

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 5s, .	\$2,000	\$2,100 00	\$2,000 00
City of Chelsea, Mass., 6s, .	2,000	2,145 00	2,000 00
of Cleveland, Ohio, 5s, .	9,000	9,930 00	9,000 00
of Cleveland, Ohio, 6s, .	12,000	13,190 00	12,000 00
of Cleveland, Ohio, 7s, .	4,000	4,210 00	4,000 00
Town of Chatham, Mass., 4½s, .	12,000	12,580 00	12,000 00
District of Columbia 6s, .	3,000	3,660 00	3,000 00
City of Fall River, Mass., 6s, .	2,000	2,320 00	2,000 00
of Grand Rapids, Mich., 5s, .	20,000	22,185 00	20,000 00
County of Hillsborough, N. H., 6s, .	10,000	10,750 00	10,000 00
of Hillsborough, N. H., 5s, .	500	500 00	500 00
City of Holyoke, Mass., 6s, .	5,000	5,800 00	5,000 00
of Lewiston, Me., 5s, .	1,000	1,200 00	1,000 00
of Lawrence, Mass., 6s, .	6,000	6,420 00	6,000 00
Town of Methuen, Mass., 6s, .	1,000	1,080 00	1,000 00
City of Middletown, Conn., 7s, .	10,000	11,000 00	10,000 00
of Nashua, N. H., 6s, .	3,800	3,952 00	3,800 00
of Newburyport, Mass., 6s, .	16,000	16,080 00	16,000 00
of Peoria, Ill., 7s, .	13,000	15,340 00	13,000 00
of Portland, Me., 6s, .	20,000	24,600 00	20,000 00*
of Springfield, Ohio, 5s, .	16,000	16,635 00	16,000 00
of Springfield, Ohio, 4½s, .	12,000	12,915 00	12,000 00
of Somerville, Mass., 5s, .	18,000	18,900 00	18,000 00
of Woburn, Mass., 6s, .	9,000	9,460 00	9,000 00
	\$207,300	\$226,952 00	\$207,300 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Continental N'l Bank, Boston,	\$5,000	\$6,375 00	\$5,000 00
50	Faneuil Hall N'l B'k, Boston,	5,000	7,162 50	5,000 00
22	First Ward N'l Bank, Boston,	2,200	2,882 00	2,200 00
25	N'l B'k of No. America, Boston,	2,500	3,187 50	2,500 00
10	N'l B'k of Redemption, Boston,	1,000	1,407 50	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	5,610 00	3,300 00
12	National Union Bank, Boston,	1,200	1,723 50	1,200 00
		\$20,200	\$28,348 00	\$20,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, ...	\$15,000	\$16,200 00	\$15,000 00
Boston, Revere Beach & Lynn R.R. 6s, ...	8,000	8,840 00	8,000 00
Boston & Lowell R R 6s, ...	4,000	4,360 00	4,000 00
Boston, Clinton, Fitchburg & New Bedford 5s, ...	1,000	1,150 00	1,000 00
Boston, Barre & Gardner, R R. 7s, ...	1,000	1,060 00	1,000 00
Conn. & Passumpsic Rivers, R.R. 7s, ...	21,000	22,260 00	21,000 00
Eastern R R 6s, ...	5,500	6,820 00	5,500 00
Fitchburg R.R. 6s, ...	8,000	9,200 00	8,000 00
Lowell & Lawrence R.R. 6s, ...	1,000	1,100 00	1,000 00
Maine Central R.R. 7s, ...	14,000	16,520 00	14,000 00
New Bedford R.R. 7s, ...	3,000	3,240 00	3,000 00
Nashua & Lowell R.R. 6s, ...	8,000	8,320 00	8,000 00
Newport & Richford R.R. 5s, ...	20,000	21,200 00	20,000 00*
Old Colony R R. 6s, ...	1,000	1,120 00	1,000 00
Old Colony R.R. 4s, ...	30,000	32,400 00	30,000 00
Portland & Ogdensburg R.R. 6s, ...	4,000	4,600 00	4,000 00
Salem & Lowell R.R. 6s, ...	1,000	1,120 00	1,000 00
Vermont & Massachusetts R.R. 5s, ...	10,000	10,900 00	10,000 00
	\$155,500	\$170,410 00	\$155,500 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,022 39	3 per cent.	\$112,277 66	5 per cent.	\$6,000 00	6½ per cent.
21,000 00	4 "	22,200 00	5½ "	1,000 00	6½ "
10,000 00	4½ "	145,500 00	5½ "	16,250 00	7 "
25,000 00	4½ "	347,393 26	6 "	1,700 00	8 "

Amount invested in real estate for banking purposes, ... \$20,000 00
 Estimated value of the same, ... 25,000 00
 Assessed value of the same, ... 20,020 00
 Net income received from same during year ending Oct. 31, 1890, ... 1,145 19
 Value, by books, of other real estate held or owned by foreclosure or otherwise, ... 3,000 00
 Assessed value of the same, ... 5,500 00
 Number of loans which are of an amount not exceeding \$3,000 each, ... 317
 Aggregate amount of the same, ... 318,392 43
 Total number of loans upon real estate, ... 366
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 53,308 67
 Times for the dividends fixed by the by-laws: first Saturday in January
 and July.

Rate and amount of each semi-annual dividend during the	2 per cent.,	\$19,487 08
year ending Oct. 31, 1890,	2 per cent.,	19,907 26
Number of accounts opened during the year ending Oct. 31, 1890,		458
Number of accounts closed during the year ending Oct. 31, 1890,		393
Total number of open accounts Oct. 31, 1890,		3,485
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		3,926 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		225,652 65
Number of same,		3,889
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		192,449 61
Number of same,		2,131
Date of examination by commissioner: February 3.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 15, 1890.

Personally appeared Joseph W. Whitaker, Treasurer of the Arlington Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. H. TUTTLE, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 15, 1890.

Personally appeared William G. Peck, President, and Reuben W. Hopkins, Henry Swan, Geo. Y. Wellington, James A. Bailey, F. S. Frost and William Procter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. H. TUTTLE, *Justice of the Peace.*

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 32.

JOHN G. MUDGE, *President.*

ALPHEUS HARDING, *Treasurer.*

WM. D. LUEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALPHEUS HARDING,

SOLON W. LEE,

JAMES M. LEE,

HENRY R. STOWELL,

LUCIEN LORD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$42,500 00	Deposits, ...	\$1,487,368 95
Bank stock as per schedule, .	9,800 00	Guaranty fund, ...	51,000 00
Loans on bank stock, ...	42,100 00	Interest account, ...	8,969 72
Railroad bonds as per schedule, .	65,000 00	Profit and loss account, ...	43,127 90
Loans on real estate, ...	953,680 10		
Loans on personal security, ...	422,667 00		
Loans to counties, cities or towns (notes), ...	22,600 00		
Deposits in banks, on interest, ...	30,800 09		
Expense account, ...	1,301 38		
Unpaid interest, ...	18 00		
	<u>\$1,590,466 57</u>		<u>\$1,590,466 57</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston, ...	\$2,628 66
Miller's River National Bank, Athol, ...	10,171 43
First National Bank, Ayer, ...	3,000 00
Athol National Bank, Athol, ...	5,000 00
Conway National Bank, Conway, ...	10,000 00

Loans on Bank Stock, amount on each :—

On 150 shares Springfield Safe Deposit and Trust Company, Springfield, ...	\$15,000 00
On 5 shares Boston Safe Deposit and Trust Company, Boston, ...	5,400 00
On 34 shares National Bank of the Republic, Boston, ...	
On 15 shares Springfield Safe Deposit and Trust Company, Springfield, ...	
On 45 shares Boston Safe Deposit and Trust Company, Boston, ...	4,000 00
On 5 shares Berkshire National Bank, North Adams, ...	400 00
On 50 shares Home National Bank, Brockton, ...	5,000 00
On 8 shares Athol National Bank, Athol, ...	450 00

On 10 shares Athol National Bank, Athol, ...	\$400 00
On 20 shares Third National Bank, Boston, ...	1,700 00
On 5 shares Berkshire National Bank, North Adams, ...	1,100 00
On 6 shares Conway National Bank, Conway, ...	
On 1 share First National Bank, Greenfield, ...	
On 26 shares Athol National Bank, Athol, ...	2,100 00
On 10 shares Athol National Bank, Athol, ...	800 00
On 25 shares First National Bank, Ayer, ...	1,250 00
On 50 shares Safety Fund National Bank, Fitchburg, ...	4,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass., 4s, ...	\$3,000	\$3,000 00	\$3,000 00
City of Lynn, Mass., 6s, ...	10,000	10,550 00	10,000 00
Town of Meriden, Conn., 6s, ...	4,000	4,320 00	4,000 00
City of Newton, Mass., 5s, ...	10,000	11,600 00	10,000 00
Town of Watertown, Mass., 4s, ...	5,500	5,500 00	5,500 00
United States 6s, ...	10,000	12,190 00	10,000 00
	\$42,500	\$47,160 00	\$42,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	Blackstone Nat'l Bank, Boston, ...	\$1,100	\$1,232 00	\$1,100 00
10	Eliot National Bank, Boston, ...	1,000	1,340 00	1,000 00
50	National Eagle Bank, Boston, ...	5,000	5,375 00	5,000 00
27	Miller's River N'l B'k, Athol, ...	2,700	4,725 00	2,700 00
		\$9,800	\$12,672 00	\$9,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, ...	\$25,000	\$26,750 00	\$25,000 00
Fitchburg R.R. 4s, ...	20,000	19,400 00	20,000 00
Vermont & Massachusetts R.R. 5s, ...	20,000	21,800 00	20,000 00
	\$65,000	\$67,950 00	\$65,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,800 09	2½ per cent.	\$10,000 00	4¼ per cent.	\$874,066 01	5 per cent.
9,600 00	3⅞ “	51,750 00	4½ “	25,000 00	5¼ “
11,500 00	4 “	219,500 00	4¾ “	257,631 09	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 386
Aggregate amount of the same, ... \$401,810 10
Total amount of loans upon real estate, ... 457
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 77,257 25
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 27,422 83
year ending Oct. 31, 1890, ... } 2 per cent., { 28,001 45
Number of accounts opened during the year ending Oct. 31, 1890, . 716
Number of accounts closed during the year ending Oct. 31, 1890, . 561
Total number of open accounts Oct. 31, 1890, ... 4,541
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ... \$4,000 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ... 270,992 19
Number of same, ... 2,958
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ... 257,647 27
Number of same, ... 2,414
Date of examination by commissioner: March 24.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss. Nov. 3, 1890.
Personally appeared Alpheus Harding, Treasurer of the Athol Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY M. BURLEIGH, Justice of the Peace.

WORCESTER, ss. Nov. 3, 1890.
Personally appeared John G. Mudge, President, and Alpheus Harding, H. R. Stowell, Solon W. Lee, James M. Lee and O. T. Brooks, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY M. BURLEIGH, Justice of the Peace.

ATTLEBOROUGH SAVINGS BANK—NORTH ATTLEBOROUGH.

Incorporated Feb. 1, 1860. Present number of corporators, 56.

ABIEL CODDING, *President.*

EDWARD R. PRICE, *Treasurer.*

EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEO. A. DEAN,

JOS. G. BARDEN,

ABIEL CODDING,

B. S. FREEMAN,

RANDOLPH KNAPP,

J. R. BRONSON,

J. L. SWEET.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$29,000 00	Deposits, . . .	\$919,247 73
Bank stock as per schedule, .	11,100 00	Guaranty fund, .	35,400 00
Railroad bonds as per schedule, .	106,250 00	Interest account, .	1,811 27
Loans on railroad stocks, .	37,500 00	Profit and loss ac-	
Real estate by foreclosure, .	30,418 65	count, . . .	19,070 91
Loans on real estate, .	354,069 51		
Loans on personal security, .	312,944 53		
Loans to counties, cities or towns			
(notes), ...	85,800 00		
Deposit in bank, on interest, .	850 47		
Deposit in bank, not on interest, .	7,581 75		
Expense account, ...	15 00		
	\$975,529 91		\$975,529 91

Cash on Deposit in Banks, amount in each:—

Boston National Bank, Boston, ...	\$850 47
North Attleborough National Bank, North Attleborough, ...	7,581 75

Loans on Railroad Stock, amount on each:—

On 200 shares Boston & Maine Railroad, ...	\$30,000 00
On 50 shares Boston & Maine Railroad, ...	7,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s, .	\$20,000	\$20,400 00	\$20,000 00
of Brookline, Mass., 5s, .	9,000	9,360 00	9,000 00
	\$29,000	\$29,760 00	\$29,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First Nat'l Bank, Attleborough,	\$6,100	\$8,540 00	\$6,100 00
50	Boston Nat'l Bank, Boston, .	5,000	6,000 00	5,000 00
		\$11,100	\$14,540 00	\$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$25,000	\$25,000 00	\$23,750 00
Fitchburg R.R. 5s, ...	25,000	27,000 00	26,750 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	55,750 00	55,750 00
	\$100,000	\$107,750 00	\$106,250 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$850 47	2 per cent.	\$69,500 00	5½ per cent.	\$415,084 04	6 per cent.
55,000 00	4 “	25,000 00	5½ “	4,000 00	6½ “
42,500 00	4½ “	30,000 00	5¾ “	250 00	7 “
148,980 00	5 “				

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$30,418 65				
Assessed value of the same,	20,000 00				
Net income received from same during year ending Oct. 31, 1890,	1,250 00				
Number of loans which are of an amount not exceeding \$3,000 each,	267				
Aggregate amount of the same,	245,335 00				
Total number of loans upon real estate,	260				
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,	48,861 07				
Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	<table> <tr> <td>2 per cent.,</td><td>16,792 87</td></tr> <tr> <td>2 per cent.,</td><td>17,252 19</td></tr> </table>	2 per cent.,	16,792 87	2 per cent.,	17,252 19
2 per cent.,	16,792 87				
2 per cent.,	17,252 19				
Number of accounts opened during the year ending Oct. 31, 1890,	660				
Number of accounts closed during the year ending Oct. 31, 1890,	468				
Total number of open accounts Oct. 31, 1890,	3,021				
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	2,980 79				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	234,706 81				
Number of same,	3,082				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	210,435 33				
Number of same,	2,095				
Date of examination by commissioner: March 10.					

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

NORTH ATTLEBOROUGH, Nov. 11, 1890.

Personally appeared Edward R. Price, Treasurer of the Attleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH E. POND, *Justice of the Peace.*

BRISTOL, ss.

NORTH ATTLEBOROUGH, Nov. 18, 1890.

Personally appeared George A. Dean, Vice-president, and Burrill Porter, Jr., R. Knapp, A. E. Coddington, E. I. Franklin and J. G. Barden, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH E. POND, *Justice of the Peace.*

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 47.

CHAS. BRIMBLECOM, *President.*

FRANK A. RICH, *Treasurer.*

FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHAS. BRIMBLECOM,

ORAMEL CLARK,

J. HENRY GODDARD,

J. C. BARTHOLOMEW,

ESTES HAWES.

Open for business every business day, except Saturdays, 9 A.M. to 12 M., and 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$90,166 00	Deposits, ...	\$382,410 71
Loans on bank stock, ...	2,000 00	Guaranty fund, ...	9,640 00
Railroad bonds as per schedule, . . .	6,060 00	Interest account, ...	4,352 87
Real estate by foreclosure, ...	720 00	Profit and loss account, ...	8,020 51
Loans on real estate, ...	207,176 67		
Loans on personal security, ...	82,975 00		
Loans to counties, cities or towns (notes), ...	1,000 00		
Deposit in bank, on interest, ...	10,000 00		
Deposit in bank, not on interest, . . .	3,874 96		
Expense account, ...	436 84		
Suspense account, ...	14 62		
	\$404,424 09		\$404,424 09

Cash on Deposit in Bank:—

First National Bank, Barre, ... \$13,874 96

Loans on Bank Stock, amount on each:—

On 20 shares First National Bank, Barre, ... \$1,500 00
On 7 shares First National Bank, Barre, ... 500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	First National Bank, Barre, .	\$5,500	\$5,775 00	\$6,325 00
42	Blackstone Nat'l B'k, Boston,	4,200	4,693 50	4,305 00
62	Boston Nat'l Bank, Boston, .	6,200	7,424 50	7,130 00
20	Boylston Nat'l Bank, Boston,	2,000	2,755 00	2,260 00
17	Continental Nat'l B'k, Boston,	1,700	2,163 25	1,802 00
25	Eliot National Bank, Boston, .	2,500	3,350 00	2,950 00
41	First National Bank, Boston, .	4,100	10,434 50	8,118 00
32	Nat'l B'k of Commerce, Boston,	3,200	4,384 00	3,616 00
46	N'l B'k of Redemption, Boston,	4,600	6,474 50	5,520 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,250 00	2,900 00
9	Nat'l Revere Bank, Boston, .	900	1,172 25	1,035 00
34	Second Nat'l Bank, Boston, .	3,400	6,630 00	5,100 00
20	Shoe & Leather N'l B'k, Boston,	2,000	1,960 00	1,900 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,378 75	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	6,990 00	6,360 00
50	Nat'l Market Bank, Brighton,	5,000	5,050 00	7,050 00
7	Ware National Bank, Ware, .	700	805 00	840 00
52	Central Nat'l B'k, Worcester,	5,200	7,800 00	7,280 00
21	Citizens' Nat'l B'k, Worcester,	2,100	2,730 00	2,625 00
50	City Nat'l Bank, Worcester, .	5,000	7,150 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,900 00	3,300 00
		\$71,800	\$98,270 25	\$90,166 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$5,000	\$6,200 00	\$5,200 00
Rutland R.R. 5s, ...	1,000	1,000 00	860 00*
	\$6,000	\$7,200 00	\$6,060 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	2½ per cent.	\$82,450 00	5½ per cent.	\$151,301 67	6 per cent.
9,700 00	5 “	8,200 00	5¾ “	5,000 00	6½ “
36,500 00	5¼ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$720 00
Assessed value of the same, ...	600 00
Net income received from same during year ending Oct. 31, 1890, . .	68 19
Number of loans which are of an amount not exceeding \$3,000 each, . 76	
Aggregate amount of the same, ...	78,976 67
Total number of loans upon real estate, ... 91	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	19,827 63
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend during the } $2\frac{1}{4}$ per cent., {	7,428 82
year ending Oct. 31, 1890, ... } $2\frac{1}{4}$ per cent., {	7,724 95
Number of accounts opened during the year ending Oct. 31, 1890, . 180	
Number of accounts closed during the year ending Oct. 31, 1890, . 101	
Total number of open accounts Oct. 31, 1890, ... 1,171	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,470 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	75,003 40
Number of same, ... 726	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	49,558 87
Number of same, ... 590	
Date of examination by commissioner: September 8.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 14, 1890.

Personally appeared Frank A. Rich, Treasurer of the Barre Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

PLINY H. BABBITT, *Justice of the Peace.*

WORCESTER, ss.

Nov. 14, 1890.

Personally appeared Charles Brimblecom, President, and Estes Hawes, Oramel Clark, J. Henry Goddard, Frederick W. Jenkins, J. C. Bartholomew and John W. Rice, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

PLINY H. BABBITT, *Justice of the Peace.*

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 34.

HIRAM LORING, *President*.

DAVID D. KELLEY, *Treasurer*.

HIRAM D. LORING, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds:

HIRAM LORING,

DAVID KELLEY,

OBED BAKER, 3d,

STEPHEN WING,

RUSSELL D. FARRIS,

PELEG P. AKIN.

Open for business every business day, 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$59,792 85	Deposits, ...	\$573,628 82
Bank stock as per schedule, .	82,016 35	Guaranty fund, .	11,647 49
Loan on bank stock, ...	327 30	Profit and loss account, ...	4,400 01
Railroad bonds as per schedule, .	41,150 00		
Real estate by foreclosure, .	5,585 11		
Loans on real estate, ...	178,515 07		
Loans on personal security, .	189,991 89		
Loans to counties, cities or towns (notes), ...	2,000 00		
Loans on depositors' books, .	425 00		
Deposits in banks, on interest, .	16,024 39		
Stock of Sagamore Manufacturing Co.,*	5,208 28		
Stock of Border City Manufacturing Co.,*	5,209 40		
Cash on hand, ...	3,430 68		
	\$589,676 32		\$589,676 32

* To secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, ...	\$4,354 44
Manufacturers' National Bank, Boston, ...	2,197 32
International Trust Company, Boston, ...	3,997 22
First National Bank, Hyannis, ...	5,475 41

Loan on Bank Stock :—

On 2 shares Cape Cod National Bank, Harwich, ...	}	\$327 30
On 7 shares First National Bank, Yarmouth, ...		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	\$10,000	\$11,165 00	\$11,442 85
of Columbus, Ohio, 4s, . .	10,000	10,000 00	10,000 00*
of Boston, Mass., 4s, . .	10,000	10,500 00	10,000 00
of Lowell, Mass., 4s, . .	8,000	8,212 50	8,000 00
Town of Beverly, Mass., 4s, . .	5,000	5,150 00	5,000 00
of Clinton, Mass., 4s, . .	5,000	5,150 00	5,000 00
of Spencer, Mass., 4s, . .	10,000	10,000 00	10,350 00
	\$58,000	\$60,177 50	\$59,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
73	Tremont Nat'l Bank, Boston,	\$7,300	\$8,504 50	\$7,780 00
63	Everett Nat'l Bank, Boston, .	6,300	6,804 00	6,615 00
25	Shawmut Nat'l Bank, Boston,	2,500	3,281 25	2,750 00
15	State National Bank, Boston,	1,500	1,882 50	1,770 00
13	Market Nat'l Bank, Boston, .	1,300	1,300 00	1,300 00
50	N'l B'k of the Republic, Boston,	5,000	8,375 00	5,749 88
8	Blackstone N'l Bank, Boston,	800	684 00	800 00
21	Nat'l Eagle Bank, Boston, .	2,100	2,268 00	2,205 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,362 50	5,241 80
10	Suffolk Nat'l Bank, Boston, .	1,000	1,126 25	1,000 00
49	Second Nat'l Bank, Boston, .	4,900	9,565 00	6,738 00
50	Nat'l Exchange, Bank, Boston,	5,000	6,762 50	5,927 00
30	Boston Nat'l Bank, Boston, .	3,000	3,592 50	3,270 00
55	Faneuil Hall N'l B'k, Boston,	5,500	7,878 75	6,765 00
30	Atlas National Bank, Boston,	3,000	3,480 00	3,660 00
56	Merchants' N'l Bank, Boston,	5,600	8,520 00	7,280 00
7	Old Boston N'l Bank, Boston,	700	841 75	756 00
50	N'l B'k of Redemption, Boston,	5,000	7,037 50	6,500 00
20	Citizens' N'l B'k, New Bedford,	2,000	2,700 00	2,000 00
24	First N'l Bank, New Bedford,	2,400	3,726 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,740 00	1,508 67
		\$71,100	\$95,432 00	\$82,016 35

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$20,000 00	\$19,400 00	\$20,600 00
Fitchburg R.R. 4½s, ...	5,000 00	5,050 00	5,000 00
New Bedford R.R. 7s, ...	3,000 00	3,270 00	3,000 00
Old Colony R.R. 6s, ...	3,000 00	3,331 50	3,000 00
Old Colony R.R. 7s, ...	4,000 00	4,340 00	4,000 00
Vermont and Massachusetts R.R. 5s,	5,000 00	5,450 00	5,550 00
	\$40,000 00	\$40,841 50	\$41,150 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,827 07	2½ per cent.	\$126,372 30	5 per cent.	\$100,294 30	6 per cent.
2,197 32	3 “	15,000 00	5¼ “	400 00	6½ “
47,754 11	4½ “	64,113 55	5½ “	4,325 00	7 “
13,000 00	4¾ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,585 11
Assessed value of the same, ...	6,400 00
Net income received from same during year ending Oct. 31, 1890, ...	24 00
Number of loans which are of an amount not exceeding \$3,000 each, 220	
Aggregate amount of the same, ...	119,959 26
Total number of loans upon real estate, ...	169
Amount of investments from which no income is received, ...	5,817 66
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	26,898 18
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	10,289 40
year ending Oct. 31, 1890, ... } 2 per cent., {	10,636 02
Number of accounts opened during the year ending Oct. 31, 1890, ...	305
Number of accounts closed during the year ending Oct. 31, 1890, ...	175
Total number of open accounts Oct. 31, 1890, ...	1,957
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	1,876 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	129,031 06
Number of same, ...	1,137
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	98,303 69
Number of same, ...	920
Date of examination by commissioner: August 8.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

YARMOUTH, Nov. 15, 1890.

Personally appeared David D. Kelley, Treasurer of the Bass River Savings Bank, and solemnly affirmed or made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY G. CROWELL, *Justice of the Peace.*

BARNSTABLE, SS.

YARMOUTH, Nov. 15, 1890.

Personally appeared Hiram Loring, President, and Obed Baker, 3d, Stephen Wing, Hiram D. Loring, George H. Loring and Russell D. Farris, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY G. CROWELL, *Justice of the Peace.*

BELMONT SAVINGS BANK — BELMONT.

Incorporated March 5, 1885. Present number of corporators, 40.

J. VARNUM FLETCHER, *President.*

WINTHROP L. CHENERY, *Treasurer.*

THOS. W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. VARNUM FLETCHER,

GUSTAVUS C. HOLT,

FREDERIC DODGE,

J. LUCIUS ELLIS,

THOS. D. BLAKE.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$3,418 37	Deposits, ...	\$55,254 97
Railroad bonds as per schedule, ...	5,000 00	Guaranty fund, ...	300 00
Loan on railroad bonds, ...	6,000 00	Interest account, ...	741 24
Loans on real estate, ...	35,300 00	Profit and loss ac-	
Loans on personal security, ...	750 00	count, ...	172 98
Loans to counties, cities or towns			
(notes), ...	3,000 00		
Deposit in bank, on interest, ...	2,429 69		
Expense account, ...	9 50		
Cash on hand, ...	561 63		
	56,469 19		56,469 19

Cash on Deposit in Bank :—

Faneuil Hall National Bank, Boston, ... \$2,429 69

Loan on Railroad Bonds :—

On \$7,000 Concord & Montreal R. R. 4s, ... \$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Blackstone Nat'l Bank, Boston,	\$400	\$448 00	\$425 00
5	Faneuil Hall N'l B'k, Boston,	500	716 25	712 50
3	Freeman's Nat'l Bank, Boston,	300	321 00	319 50
3	N'l Hide & Leather B'k, Boston,	300	390 00	361 50
2	Nat'l Webster Bank, Boston, .	200	204 00	214 25
5	South End N'l Bank, Boston, .	500	500 00	500 00
5	Third National Bank, Boston,	500	601 25	495 62
4	Traders' Nat'l Bank, Boston, .	400	409 00	390 00
		\$3,100	\$3,589 50	\$3,418 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$5,000	\$5,330 00	\$5,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,429 69	3 per cent.	\$13,700 00	5 per cent.	\$19,150 00	6 per cent.
6,000 00	4 " "	2,950 00	5½ " "	250 00	7 " "
3,000 00	4½ " "				

Number of loans which are of an amount not exceeding \$3,000 each, . . . 29
 Aggregate amount of the same, ... \$30,650 00
 Total number of loans upon real estate, ... 26
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1890, ... 2,322 00
 Times for the dividends fixed by the by-laws: third Wednesday in Jan-
 uary and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 705 24
 year ending Oct. 31, 1890, ... } 2 per cent., { 827 92
 Number of accounts opened during the year ending Oct. 31, 1890, . . 75
 Number of accounts closed during the year ending Oct. 31, 1890, . . 11
 Total number of open accounts Oct. 31, 1890, ... 364

Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	\$46 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	24,024 36
Number of same, ...	410
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	8,754 12
Number of same, ...	107
Date of examination by commissioner: February 5.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 12, 1890.

Personally appeared Winthrop L. Chenery, Treasurer of the Belmont Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

MERTON SIMONDS, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 12, 1890.

Personally appeared J. V. Fletcher, President, and Thos. D. Blake, Gustavus C. Holt, James E. Locke, J. O. Wellington and Chandler Robbins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

MERTON SIMONDS, *Justice of the Peace.*

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 40.

DAVIS THAYER, Jr., *President.*

CHAS. W. STEWART, *Treasurer.*

CHAS. W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS THAYER, Jr.,

JAS. M. FREEMAN,

JOS. P. RAY,

E. P. CHAPMAN,

JAMES P. RAY,

E. H. SHERMAN,

A. A. FLETCHER.

Open for business every business day, 9 to 12 A.M. ; 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,815 00	Deposits, ...	\$384,581 33
Bank stock as per schedule, .	45,566 77	Guaranty fund, . .	14,689 16
Railroad bonds as per schedule, .	10,075 00	Interest account, . .	7,319 63
Real estate by foreclosure, . .	8,852 05		
Loans on real estate, ...	195,954 50		
Loans on personal security, . .	117,586 62		
Loans to counties, cities or towns (notes), ...	18,000 00		
Deposits in banks, on interest, .	4,739 14		
Deposits in banks, not on interest, ...	471 80		
Expense account, ...	901 88		
Furniture, ...	968 68		
Cash on hand, ...	1,658 68		
	\$406,590 12		\$406,590 12

Cash on Deposit in Banks, amount in each :—

Franklin National Bank, Franklin, ...	\$471 80
Maverick National Bank, Boston, ...	3,764 57
Traders' National Bank, Boston, ...	831 84
International Trust Company, Boston, ...	142 73

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, ...	\$2,000	\$2,100 00	\$1,815 00*

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian Nat'l Bank, Boston,	\$1,400	\$1,683 30	\$1,845 00
5	Continental N'l Bank, Boston,	500	636 25	620 00
27	N'l B'k of Commerce, Boston,	2,700	3,699 00	3,456 00
70	Eliot National Bank, Boston, .	7,000	9,380 00	8,887 50
75	Franklin N'l Bank, Franklin, .	7,500	9,375 00	8,932 65
30	Hamilton Nat'l Bank, Boston,	3,000	3,600 00	3,790 00
25	Howard Nat'l Bank, Boston, .	2,500	2,806 25	2,902 50
9	N'l Hide & Leather B'k, Boston,	900	1,170 00	1,032 75
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,100 00
15	N'l B'k of No. America, Boston,	1,500	1,912 50	1,680 00
16	Nat'l Revere Bank, Boston, .	1,600	2,084 00	1,776 00
8	Shoe & Leather N'l B'k, Boston,	800	784 00	1,137 00
31	Tremont Nat'l Bank, Boston, .	3,100	3,611 50	3,902 37
23	Washington N'l Bank, Boston,	2,300	2,852 00	3,266 00
12	Wrentham N'l B'k, Wrentham,	840	1,020 00	1,239 00
		\$36,640	\$45,613 80	\$45,566 77

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	\$10,000	\$10,010 00	\$10,075 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,907 30	2½ per cent.	\$41,000 00	4½ per cent.	\$1,400 00	5½ per cent.
831 84	3 "	37,000 00	4¾ "	181,041 12	6 "
7,000 00	4 "	63,800 00	5 "	300 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise, ...	\$8,852 05
Assessed value of the same, ...	10,960 00
Net income received from same during the year ending Oct. 31, 1890, ...	415 00
Number of loans which are of an amount not exceeding \$3,000 each, 250	
Aggregate amount of the same, ...	182,241 12
Total number of loans upon real estate, ... 264	
Gross amount of interest or profits received or earned, as per books, during the year ending Oct. 31, 1890, ...	17,554 14

Times for the dividends fixed by the by-laws: first Monday in January and July.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 2 per cent., {	\$6,707 88 6,850 01
Number of accounts opened during the year ending Oct. 31, 1890, ...	284	
Number of accounts closed during the year ending Oct. 31, 1890, ...	172	
Total number of open accounts Oct. 31, 1890, ...	1,631	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		1,599 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		91,089 58
Number of same, ...	1,343	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		75,779 79
Number of same, ...	917	
Date of examination by commissioner: January 13.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

FRANKLIN, Nov. 11, 1890.

Personally appeared Charles W. Stewart, Treasurer of the Benjamin Franklin Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JAMES M. FREEMAN, *Justice of the Peace.*

NORFOLK, ss.

FRANKLIN, Nov. 11, 1890.

Personally appeared Davis Thayer, Jr., President, and C. P. Carter, William Rockwood, E. H. Sherman, J. C. Gallison and Wm. B. Nolen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JAMES M. FREEMAN, *Justice of the Peace.*

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 48.

JOSEPH TUCKER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JABEZ L. PECK,

ROBERT W. ADAM,

WILLIAM H. SLOAN,

CHARLES W. KELLOGG,

HASCAL DODGE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$841,000 00	Deposits, ...	\$2,620,677 07
Bank stock as per schedule, .	141,300 00	Guaranty fund, .	80,000 00
Loans on bank stock, ...	19,065 00	Profit and loss account, ...	36,061 07
Railroad bonds as per schedule, .	122,500 00		
Loans on railroad bonds, ...	4,200 00		
Loan on railroad stock, ...	200 00		
Real estate by foreclosure, . . .	1,600 00		
Loans on real estate, ...	1,182,127 00		
Loans on personal security, . . .	274,150 00		
Loans to counties, cities or towns (notes), ...	69,700 00		
Loans on depositors' books, . . .	225 00		
Deposits in banks, on interest, .	61,005 25		
Deposits in banks, not on interest, .	16,027 44		
Expense account, ...	2,272 72		
Cash on hand, ...	1,365 73		
	\$2,736,738 14		\$2,736,738 14

Cash on Deposit in Banks, amount in each :—

Agricultural National Bank, Pittsfield, ...	\$7,167 76
Pittsfield National Bank, Pittsfield, ...	5,009 68
Third National Bank, Pittsfield, ...	3,850 00
Chapin National Bank, Springfield, ...	20,000 00
National Bank of the Republic, Boston, ...	10,620 76
National Revere Bank, Boston, ...	30,384 49

Loans on Bank Stock, amount on each :—

On 15 shares Agricultural National Bank, Pittsfield, ...	\$500 00
On 10 shares Pittsfield National Bank, Pittsfield, ...	800 00
On 12 shares Pittsfield National Bank, Pittsfield, ...	1,200 00
On 24 shares Pittsfield National Bank, Pittsfield, ...	2,200 00
On 50 shares Pittsfield National Bank, Pittsfield, ...	5,000 00
On 5 shares Third National Bank, Pittsfield, ...	500 00
On 15 shares Third National Bank, Pittsfield, ...	1,365 00
On 75 shares Third National Bank, Pittsfield, ...	7,500 00

Loans on Railroad Bonds, amount on each :—

On \$4,000 Boston & Albany R.R. 7s, ...	3,800 00
On \$2,000 Boston & Lowell R.R. 7s, ...	400 00

Loan on Railroad Stock :—

On 10 shares Boston and Albany R.R., ...	\$200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$20,000	\$24,850 00	\$20,000 00
United States 6s, ...	55,000	66,550 00	55,000 00
Town of Adams, Mass., 6s, ...	500	510 00	500 00
City of Bath, Me., 6s, ...	12,000	12,600 00	12,000 00*
of Boston, Mass., 4s, ...	60,000	61,200 00	60,000 00
of Boston, Mass., 3½s, ...	65,000	65,000 00	65,000 00
of Columbus, Ohio, 4s, ...	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s, ...	90,000	90,900 00	90,000 00
District of Columbia 6s, ...	30,000	30,300 00	30,000 00
City of East Providence, R. I., 5s, ...	22,500	23,850 00	22,500 00
Town of Framingham, Mass., 4s., ...	40,000	41,200 00	40,000 00
City of Keene, N. H., 4s, ...	20,000	20,100 00	20,000 00
of Lowell, Mass., 4s, ...	39,000	39,780 00	39,000 00
Town of Marlborough, Mass., 4s, ...	75,000	76,500 00	75,000 00
City of Milwaukee, Wis., 7s, ...	5,000	5,250 00	5,000 00
of Pawtucket, R. I., 5s, ...	20,000	21,800 00	20,000 00
of Peoria, Ill., 4s, ...	15,000	15,000 00	15,000 00
Town of Pittsfield, Mass., 4s, ...	50,000	51,500 00	50,000 00
City of Providence, R. I., 5s, ...	27,000	30,510 00	27,000 00
Town of Southbridge, Mass., 4s, ...	30,000	30,450 00	30,000 00
of Spencer, Mass., 4s, ...	35,000	36,050 00	35,000 00
City of Springfield, Ohio, 6s, ...	25,000	28,000 00	25,000 00
State of New Hampshire, 6s, ...	10,000	11,600 00	10,000 00
City of Taunton, Mass., 4s, ...	27,000	27,675 00	27,000 00
Town of West Hartford, Conn., 4s, ...	18,000	18,360 00	18,000 00
	\$841,000	\$879,535 00	\$841,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	\$4,500	\$6,356 25	\$4,500 00
109	Atlas National Bank, Boston, .	10,900	12,644 00	10,900 00
41	Blackstone N'l Bank, Boston, .	4,100	4,952 00	4,100 00
100	Boston National Bank, Boston, .	10,000	11,925 00	10,000 00
32	Howard Nat'l Bank, Boston, .	3,200	3,692 00	3,200 00
68	Merchants' N'l Bank, Boston, .	6,800	10,350 00	6,800 00
80	N'l B'k of the Republic, Boston, .	8,000	13,600 00	8,000 00
60	N'l B'k of Commerce, Boston, .	6,000	8,220 00	6,000 00
80	National Eagle Bank, Boston, .	8,000	8,600 00	8,000 00
25	N'l Hide & Leather B'k, Boston, .	2,500	3,250 00	2,500 00
120	National Revere Bank, Boston, .	12,000	15,660 00	12,000 00
80	Nat'l Webster Bank, Boston, .	8,000	8,160 00	8,000 00
105	New England N'l B'k, Boston, .	10,500	17,876 25	10,500 00
35	North National Bank, Boston, .	3,500	5,040 00	3,500 00
9	Second National Bank, Boston, .	900	1,755 00	900 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,625 00	2,000 00
60	First National Bank, Chicopee, .	6,000	8,700 00	6,000 00
20	Hadley Falls N'l B'k, Holyoke, .	2,000	3,300 00	2,000 00
70	Lee National Bank, Lee, .	7,000	9,800 00	7,000 00
2	Adams N'l B'k, North Adams, .	200	300 00	200 00
32	Agricultural N'l B'k, Pittsfield, .	3,200	8,000 00	3,200 00
101	Pittsfield Nat'l B'k, Pittsfield, .	10,100	16,160 00	10,100 00
10	Agawam N'l B'k, Springfield, .	1,000	1,180 00	1,000 00
50	Chapin Nat'l B'k, Springfield, .	5,000	7,700 00	5,000 00
17	Chicopee N'l B'k, Springfield, .	1,700	2,975 00	1,700 00
7	First National B'k, Springfield, .	700	1,015 00	700 00
25	John Hancock N'l B'k, Springfield, .	2,500	3,175 00	2,500 00
10	Housatonic N'l B'k, Stockbridge, .	1,000	1,800 00	1,000 00
		\$141,300	\$198,810 50	\$141,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$25,000	\$25,625 00	\$25,000 00
Boston, Revere Beach & Lynn R.R. 6s, .	11,000	12,210 00	11,000 00
Conn. & Passumpic Rivers R.R. 7s, .	26,500	28,090 00	26,500 00
N. Y., N. H. and Hartford R.R. 4s, .	25,000	25,500 00	25,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	27,250 00	25,000 00
Worcester & Nashua R.R. 5s, ...	10,000	10,100 00	10,000 00
	\$122,500	\$128,775 00	\$122,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,620 76 30,384 49	2 per cent. 2½ "	\$15,000 00 74,700 00	3½ per cent. 4 "	\$1,474,567 00 5,400 00	5 per cent. 6 "

Value, by books, of real estate held or owned by foreclosure or otherwise, ...	\$1,600 00
Assessed value of the same, ...	1,150 00
Number of loans which are of an amount not exceeding \$3,000 each, 437	
Aggregate amount of the same, ...	547,470 00
Total number of loans upon real estate, ...	499
Amount of investments from which no income is received, ...	1,600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	123,572 39
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	46,480 53
year ending Oct. 31, 1890, ... } 2 per cent., {	47,812 62
Number of accounts opened during the year ending Oct 31, 1890, ...	1,667
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,105
Total number of open accounts Oct. 31, 1890, ...	8,831
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	7,559 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	584,615 69
Number of same, ...	8,577
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	497,770 47
Number of same, ...	6,146
Date of examination by commissioner: June 24.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 10, 1890.

Personally appeared Robert W. Adam, Treasurer of the Berkshire County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WALTER F. HAWKINS, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 10, 1890.

Personally appeared Joseph Tucker, President, and J. L. Peck, W. H. Sloan, H. Dodge, Chas. W. Kellogg, H. M. Peirson, John C. West and Josiah Carter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WALTER F. HAWKINS, *Justice of the Peace.*

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 42.

ROB'T R. ENDICOTT, *President.*

ROB'T G. BENNETT, *Treasurer.*

ROB'T G. BENNETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROB'T R. ENDICOTT,

AUGUSTUS N. CLARK,

SAM'L J. FOSTER.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits, ...	\$1,279,333 83
Bank stock as per schedule, .	216,410 00	Guaranty fund, .	28,906 50
Loans on bank stock, ...	24,100 00	Interest account, .	2,600 79
Railroad bonds as per schedule,	23,000 00	Profit and loss ac-	
Real estate (for banking pur-		count, ...	1,590 71
poses), ...	20,000 00		
Real estate by foreclosure, . .	5,608 25		
Loans on real estate, ...	481,552 37		
Loans on personal security, . .	391,725 13		
Loans to counties, cities or towns			
(notes), ...	87,000 00		
Deposit in bank not on interest,	2,000 00		
Expense account, ...	218 63		
Taxes, ...	399 50		
Premium account, ...	23,096 08		
Cash on hand, ...	2,321 87		
	<u>\$1,312,431 83</u>		<u>\$1,312,431 83</u>

Cash on Deposit in Bank :—

Beverly National Bank, Beverly, ... \$2,000 00

Loans on Bank Stock, amount on each :—

On 25 shares Beverly National Bank, Beverly, ... \$2,500 00
 On 21 shares Beverly National Bank, Beverly, ... 2,000 00
 On 240 shares Traders' National Bank, Boston, ... 19,600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	\$35,000	\$36,050 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly, .	\$20,000	\$27,000 00	\$20,000 00
100	Atlas National Bank, Boston,	10,000	11,600 00	10,000 00
100	Blackstone N'l Bank, Boston,	10,000	11,175 00	10,000 00
100	National City Bank, Boston, .	10,000	10,000 00	10,000 00
58	Continental N'l Bank, Boston,	5,800	7,380 50	5,800 00
75	National Eagle Bank, Boston,	7,500	8,100 00	7,500 00
30	Nat'l Exchange Bank, Boston,	3,000	4,020 00	3,000 00
75	Freeman's Nat'l Bank, Boston,	7,500	8,034 37	7,500 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	6,954 00	5,700 00
73	N'l Hide & Leather B'k, Boston,	7,300	9,490 00	7,300 00
80	Howard Nat'l Bank, Boston, .	8,000	8,980 00	8,000 00
100	Massachusetts N'l B'k, Boston,	10,000	10,775 00	10,000 00
20	Merchants' N'l Bank, Boston,	2,000	3,045 00	2,000 00
20	New England N'l B'k, Boston,	2,000	3,405 00	2,000 00
50	North National Bank, Boston,	5,000	7,200 00	5,000 00
50	N'l B'k of Redemption, Boston,	5,000	7,037 50	5,000 00
61	N'l B'k of the Republic, Boston,	6,100	10,156 50	6,100 00
50	National Revere Bank, Boston,	5,000	6,512 50	5,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,562 50	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,900 00	5,000 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,262 50	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,825 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
60	Winthrop Nat'l Bank, Boston,	6,000	6,855 00	6,000 00
50	First National Bank, Lynn, .	5,000	6,500 00	5,000 00
18	N'l Grand Bank, Marblehead,	1,800	2,160 00	1,800 00
177	Asiatic Nat'l Bank, Salem, .	5,310	6,726 00	5,310 00
87	Nat'l Exchange Bank, Salem,	8,700	10,266 00	8,700 00
71	First National Bank, Salem, .	7,100	9,230 00	7,100 00
65	Mercantile Nat'l Bank, Salem,	6,500	7,995 00	6,500 00
28	Merchants' Nat'l Bank, Salem,	1,400	1,890 00	1,400 00
60	Naumkeag Nat'l Bank, Salem,	6,000	8,775 00	6,000 00
67	Salem National Bank, Salem,	6,700	8,710 00	6,700 00
		\$216,410	\$265,622 37	\$216,410 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$2,000	\$2,480 00	\$2,000 00
Boston & Lowell R.R. 5s, . .	11,000	11,880 00	11,000 00
Fitchburg R.R. 4½s, ...	10,000	10,100 00	10,000 00
	\$23,000	\$24,460 00	\$23,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,150 13	0 per cent.	\$124,600 00	4¾ per cent.	\$20,000 00	5¼ per cent.
87,000 00	4 “	25,000 00	4⅞ “	138,625 00	5½ “
112,000 00	4½ “	99,500 00	5 “	376,502 37	6 “

Amount invested in real estate for banking purposes, ...	\$20,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	24,500 00
Net income received from same during year ending Oct. 31, 1890, . .	469 80
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	5,608 25
Assessed value of the same, ...	4,875 00
Net income received from same during year ending Oct. 31, 1890, . .	294 70
Number of loans which are of an amount not exceeding \$3,000 each, 450	
Aggregate amount of the same, ...	420,427 50
Total number of loans upon real estate, ...	449
Amount of investments from which no income is received, ...	1,150 13
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	58,241 54
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	21,887 91
year ending Oct. 31, 1890, ... } 2 per cent., {	23,260 92
Number of accounts opened during the year ending Oct. 31, 1890, . .	809
Number of accounts closed during the year ending Oct. 31, 1890, . .	401
Total number of open accounts Oct. 31, 1890, ...	4,237
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	2,807 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	318,179 74
Number of same, ...	4,207
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	221,659 03
Number of same, ...	2,655
Date of examination by commissioner: May 26.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 20, 1890.

Personally appeared Rob't G. Bennett, Treasurer of the Beverly Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM H. LOVETT, *Justice of the Peace.*

ESSEX, ss.

Nov. 20, 1890.

Personally appeared Rob't R. Endicott, President, and Chas. H. Odell, Austin Whitcomb, Aug's N. Clark, Sam'l J. Foster, Samuel Porter and F. W. Choate, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM H. LOVETT, *Justice of the Peace.*

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 54.

ALONZO H. EVANS, *President.* CURTIS C. NICHOLS, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO H. EVANS, EUSTACE C. FITZ,
S. R. PAYSON, WM. O. GROVER,
S. A. DENIO, SAML. A. CARLTON,
LEANDER BEAL.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 3 to 5 P.M. and 6 to 8 P.M., for deposits only.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,723,881 50	Deposits, ...	\$17,784,859 85
Loans on public funds, . . .	262,900 00	Guaranty fund, ...	658,904 46
Bank stock as per schedule, .	586,300 00	Interest account, ...	32,259 29
Loans on bank stock, ...	118,300 00	Profit and loss ac-	
Railroad bonds as per schedule,	85,000 00	count, ...	195,112 20
Loans on railroad bonds, . . .	198,200 00	Premium account, ...	143,518 21
Loans on railroad stocks, . . .	103,500 00	Suspense account, ...	3,045 04
Railroad notes, ...	100,000 00		
Real estate (for banking pur-			
poses), ...	30,213 35		
Real estate by foreclosure, . .	1,300 00		
Loans on real estate, ...	7,399,555 85		
Loans on personal security, . .	5,973,450 00		
Loans to counties, cities or towns			
(notes), ...	561,750 00		
Deposits in banks, on interest, .	653,630 96		
Expense account, ...	90 68		
Loans on stock of safe deposite			
and trust companies, ...	5,000 00		
Cash on hand, ...	14,626 71		
	\$18,817,699 05		\$18,817,699 05

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston, ...	\$35,543 03
Winthrop National Bank, Boston, ...	88,791 06
National Security Bank, Boston, ...	102,376 89

Maverick National Bank, Boston, ...	\$99,356 65
North National Bank, Boston, ...	60,959 35
Blackstone National Bank, Boston, ...	45,983 91
Mechanics' National Bank, Boston, ...	5,620 07
National Exchange Bank, Boston, ...	50,000 00
City National Bank, Holyoke, ...	25,000 00
Pocasset National Bank, Fall River, ...	30,000 00
Massasoit National Bank, Fall River, ...	50,000 00
First National Bank, Chelsea, ...	50,000 00
Amesbury National Bank, Amesbury, ...	10,000 00

Loans on Public Funds, amount on each : —

On \$5,000 United States 4s, ...	\$5,000 00
On \$2,000 United States 4s, ...	2,000 00
On \$2,000 United States 4s, ...	6,000 00
On \$5,000 District of Columbia 3 65s, ...	
On \$2,000 Boston, Mass., 5s, ...	1,600 00
On \$1,000 Newton, Mass., 6s, ...	1,800 00
On \$1,000 Providence, R. I., 4½s, ...	
On \$80,000 Massachusetts 3s, ...	80,000 00
On \$166,000 Holyoke, Mass., 4s, ...	165,000 00
On \$2,000 Winthrop, Mass., 5s, ...	1,500 00

Loans on Bank Stock, amount on each : —

On 146 shares Maverick National Bank, Boston, ...	\$14,600 00
On 26 shares National Rockland Bank, Boston, ...	2,500 00
On 200 shares National City Bank, Boston, ...	15,000 00
On 30 shares Blackstone National Bank, Boston, ...	2,700 00
On 20 shares Blackstone National Bank, Boston, ...	1,800 00
On 25 shares First National Bank, South Weymouth, ...	2,200 00
On 10 shares Laconia National Bank, Laconia, N. H., ...	800 00
On 120 shares Freeman's National Bank, Boston, ...	10,000 00
On 120 shares Freeman's National Bank, Boston, ...	10,000 00
On 11 shares State National Bank, Boston, ...	1,000 00
On 400 shares First National Bank, Worcester, ...	40,000 00
On 100 shares Mechanics National Bank, Boston, ...	10,000 00
On 15 shares First National Bank, Woburn, ...	1,500 00
On 62 shares National Security Bank, Boston, ...	6,200 00

Loans on Railroad Bonds, amount on each : —

On \$6,000 New York, Providence & Boston R.R. 7s, ...	\$6,000 00
On \$1,500 Maine Central R.R. 7s, ...	1,500 00
On \$1,000 Old Colony R.R. 6s, ...	1,000 00
On \$100,000 Concord & Montreal R.R. 4s, ...	100,000 00
On \$50,000 Old Colony R.R. 4s, ...	50,000 00
On \$1,000 Old Colony R.R. 7s, ...	
On \$32,000 Concord & Montreal R.R. 4s, ...	30,000 00
On \$10,000 Old Colony R.R. 4½s, ...	9,700 00

Loans on Railroad Stock, amount on each : —

On 700 shares Boston & Maine R.R., ...	\$100,000 00
On 75 shares Boston & Albany R.R., ...	3,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, .	\$21,000 00	\$21,000 00	\$21,000 00
City of Biddeford, Me., 4s, .	50,000 00	50,000 00	50,000 00
of Boston, Mass., 6s, .	200,000 00	203,500 00	200,000 00
of Boston, Mass., 5s, .	124,881 50	128,003 50	124,881 50
of Boston, Mass., 4s, .	240,000 00	240,000 00	240,000 00
of Boston, Mass., 3½s, .	624,000 00	624,000 00	624,000 00
Town of Brookline, Mass., 5s, .	50,000 00	50,500 00	50,000 00
County of Carroll, N. H., 4s, .	40,000 00	40,000 00	40,000 00
Town of Claremont, N. H., 6s, .	3,000 00	3,000 00	3,000 00
City of Chelsea, Mass., 6s, .	50,000 00	50,500 00	50,000 00
of Cleveland, Ohio, 7s, .	50,000 00	51,000 00	50,000 00
of Cleveland, Ohio, 5s, .	12,000 00	12,000 00	12,000 00
of Cleveland, Ohio, 4½s, .	170,000 00	170,000 00	170,000 00
of Columbus, Ohio, 4s, .	70,000 00	70,000 00	70,000 00*
District of Columbia, 7s, .	5,000 00	5,050 00	5,000 00
of Columbia, 6s, .	66,000 00	66,670 00	66,000 00
of Columbia, 5s, .	65,000 00	66,300 00	65,000 00
Town of Danvers, Mass., 5s, .	63,000 00	63,630 00	63,000 00
City of East Saginaw, Mich., 5s, .	16,000 00	16,040 00	16,000 00
Town of Everett, Mass., 6s, .	50,000 00	50,375 00	50,000 00
City of Fitchburg, Mass., 6s, .	100,000 00	100,500 00	100,000 00
of Fort Wayne, Ind., 6s, .	18,000 00	19,260 00	18,000 00
of Keene, N. H., 4s, .	100,000 00	100,000 00	100,000 00
of Lowell, Mass., 6s, .	5,000 00	5,000 00	5,000 00
of Malden, Mass., 4s, .	10,000 00	10,000 00	10,000 00
of Milwaukee, Wis., 4s, .	104,000 00	104,000 00	104,000 00
of New Haven, Conn., 7s, .	50,000 00	51,500 00	50,000 00
Town of Norwich, Conn., 4s, .	60,000 00	60,000 00	60,000 00
of No. Attleboro', Mass., 4s, .	72,000 00	72,000 00	72,000 00
of No. Easton, Mass., 4s, .	52,000 00	52,000 00	52,000 00
City of Salem, Mass., 5s, .	100,000 00	101,250 00	100,000 00
Town of Spencer, Mass., 4s, .	5,000 00	5,000 00	5,000 00
City of Somerville, Mass., 5s, .	78,000 00	78,000 00	78,000 00
	\$2,723,881 50	\$2,740,078 50	\$2,723,881 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$29,250 00	\$25,000 00
411	Blackstone N'l Bank, Boston, .	41,100	45,621 00	41,100 00
150	Boston National Bank, Boston, .	15,000	17,400 00	15,000 00
130	Boylston Nat'l Bank, Boston, .	13,000	16,900 00	13,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
202	National City Bank, Boston, .	\$20,200	\$19,998 00	\$20,200 00
168	N'l B'k of Commerce, Boston,	16,800	22,176 00	16,800 00
100	Continental N'l Bank, Boston,	10,000	12,000 00	10,000 00
280	Nat'l Bank of the Common- wealth, Boston, ...	28,000	42,000 00	28,000 00
330	Columbian Nat'l Bank, Boston,	33,000	39,600 00	33,000 00
100	National Eagle Bank, Boston,	10,000	10,700 00	10,000 00
101	Nat'l Exchange Bank, Boston,	10,100	12,827 00	10,100 00
250	First National Bank, Boston, .	25,000	57,500 00	25,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,000 00	10,000 00
325	N'l Hide & Leather B'k, Boston,	32,500	39,975 00	32,500 00
223	Howard Nat'l Bank, Boston, .	22,300	24,307 00	22,300 00
47	Merchants' Nat'l Bank, Boston,	4,700	6,627 00	4,700 00
297	North National Bank, Boston,	29,700	39,798 00	29,700 00
225	Nat'l Revere Bank, Boston, .	22,500	27,900 00	22,500 00
150	N'l B'k of the Republic, Boston,	15,000	24,300 00	15,000 00
54	N'l B'k of Redemption, Boston,	5,400	7,074 00	5,400 00
200	Nat'l Rockland Bank, Boston,	20,000	29,200 00	20,000 00
160	Shawmut Nat'l Bank, Boston,	16,000	20,480 00	16,000 00
60	State National Bank, Boston, .	6,000	7,440 00	6,000 00
315	Second National Bank, Boston,	31,500	55,125 00	31,500 00
225	Suffolk National Bank, Boston,	22,500	25,650 00	22,500 00
395	Tremont Nat'l Bank, Boston, .	39,500	44,240 00	39,500 00
150	Washington Nat'l B'k, Boston,	15,000	17,850 00	15,000 00
145	Nat'l Webster Bank, Boston, .	14,500	14,645 00	14,500 00
170	Winthrop Nat'l Bank, Boston,	17,000	20,060 00	17,000 00
50	First Nat'l Bank, Marlboro', .	5,000	5,000 00	5,000 00
100	Third Nat'l Bank, Springfield,	10,000	17,500 00	10,000 00
		\$586,300	\$765,143 00	\$586,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$25,000	\$25,500 00	\$25,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,240 00	6,000 00
Boston & Maine R.R. 7s, ...	9,000	9,270 00	9,000 00
Eastern R.R. 6s, ...	40,000	45,600 00	40,000 00
Fitchburg R.R. 7s, ...	5,000	5,150 00	5,000 00
	\$85,000	\$91,760 00	\$85,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$518,630 96	3 per cent.	\$2,113,276 88	4½ per cent.	\$497,917 50	5½ per cent.
200,000 00	3½ “	442,000 00	4½ “	28,000 00	5¾ “
140,000 00	3¾ “	2,837,100 00	4¾ “	234,627 00	6 “
1,857,750 00	4 “	665,000 00	4¾ “	37,500 00	6¼ “
115,000 00	4½ “	3,649,304 93	5 “	24,650 00	6½ “
15,000 00	4¾ “	110,000 00	5½ “	24,079 54	7 “
757,800 00	4¾ “	728,650 00	5½ “		
340,000 00	4¾ “	40,000 00	5½ “		

Amount invested in real estate for banking purposes, ...	\$30,213 35
Estimated value of the same, ...	225,000 00
Assessed value of the same, ...	285,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	10,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	1,300 00
Assessed value of the same, ...	2,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	80 00
Number of loans which are of an amount not exceeding \$3,000 each, 442	
Aggregate amount of the same, ...	818,824 19
Total number of loans upon real estate, ...	835
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1890, ...	809,116 77
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	304,126 66
year ending Oct. 31, 1890, ... } 2 per cent., {	322,836 40
Number of accounts opened during the year ending Oct. 31, 1890, 13,685	
Number of accounts closed during the year ending Oct. 31, 1890, 6,517	
Total number of open accounts Oct. 31, 1890, ...	115,963
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	44,615 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	5,374,037 40
Number of same, ...	110,049
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	4,442,462 01
Number of same, ...	73,033
Date of examination by commissioner: November 6.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 12, 1890.

Personally appeared Curtis C. Nichols, Treasurer of the Boston Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BUTLER R. WILSON, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 12, 1890.

Personally appeared Alonzo H. Evans, President, and Jos. H. Cannell, Henry F. Coe, Sam'l R. Payson, S. A. Carleton and W. O. Grover, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BUTLER R. WILSON, *Justice of the Peace.*

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 100.

GEORGE W. POPE, *President.*

HENRY R. REYNOLDS, *Treasurer.*

HENRY R. REYNOLDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. POPE,

JOHN GOLDTHWAIT,

JOHN SWEETSER,

JOHN A. PRAY,

WM. A. RUST,

THOMAS N. HART,

GEORGE NOWELL.

Open for business every business day, 9 A.M. to 3 P.M.; and Saturday, 5 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$82,580 50	Deposits, ...	\$1,303,351 95
Loans on bank stock, ...	5,500 00	Guaranty fund, ...	34,042 31
Real estate (for banking purposes), ...	115,000 00	Interest account, ...	4,329 88
Loans on real estate, ...	698,346 19		
Loans on personal security, ...	430,500 00		
Deposit in bank, on interest, ...	4,677 12		
Expense account, ...	435 13		
Cash on hand, ...	4,685 20		
	\$1,341,724 14		\$1,341,724 14

Cash on Deposit in Bank :—

Mount Vernon National Bank, ... \$4,677 12

Loans on Bank Stock, amount on each :—

On 5 shares Mechanics National Bank, Boston, ... \$500 00

On 58 shares Fourth National Bank, Boston, ... 5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	\$4,200	\$5,932 50	\$6,384 00
50	Atlas Nat'l Bank, Boston, .	5,000	5,800 00	6,300 00
50	Boston Nat'l Bank, Boston, .	5,000	5,987 50	6,050 00
37	N'l B'k of Commerce, Boston, .	3,700	5,069 00	4,662 00
150	Everett Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
100	N'l Hide & Leather B'k, Boston, .	10,000	13,000 00	11,550 00
50	Howard Nat'l Bank, Boston, .	5,000	5,600 00	6,250 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,400 00	5,325 00
25	Merchants' N'l Bank, Boston, .	2,500	3,806 25	3,600 00
50	N'l B'k of No. America, Boston, .	5,000	6,375 00	5,525 00
11	State National Bank, Boston, .	1,100	1,380 50	1,402 50
41	Tremont Nat'l Bank, Boston, .	4,100	4,756 00	5,084 00
48	Nat'l Webster Bank, Boston, .	4,800	4,896 00	5,448 00
		\$70,400	\$84,502 75	\$82,580 50

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,677 12	2½ per cent.	\$824,796 19	5 per cent.	\$7,950 00	7 per cent.
152,000 00	4½ “	22,900 00	5½ “		
83,000 00	4½ “	43,700 00	6 “		

Amount invested in real estate for banking purposes, ...	\$115,000 00
Estimated value of the same, ...	100,000 00
Assessed value of the same, ...	79,400 00
Net income received from same during year ending Oct. 31, 1890, . . .	3,101 19
Number of loans which are of an amount not exceeding \$3,000 each, 59	
Aggregate amount of the same, ...	104,146 19
Total number of loans upon real estate, ...	143
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	59,499 46
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	22,774 34
year ending Oct. 31, 1890, ... } 2 per cent., {	23,761 57
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,308
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,048
Total number of open accounts Oct. 31, 1890, ...	7,049
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	5,501 88

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$407,679 47
Number of same, ...	10,024
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	352,689 19
Number of same, ...	5,828
Date of examination by commissioner: February 25.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

BOSTON, Nov. 13, 1890.

Personally appeared Henry R. Reynolds, Treasurer of the Boston Penny Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBE C. CLARK, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 13, 1890.

Personally appeared George W. Pope, President, and F. H. Williams, Chas. L. Damrell, Horace Dodd, John Sweetser and Pliny Nickerson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBE C. CLARK, *Justice of the Peace.*

BRAINTREE SAVINGS BANK—SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 40.

BENJAMIN F. DYER, *President.*

C. H. HOBART, *Treasurer.*

C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

B. F. DYER,

N. H. HUNT,

P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$14,000 00	Deposits, . . .	\$193,218 33
Bank stock as per schedule, .	34,077 38	Guaranty fund, .	3,886 42
Railroad bonds as per schedule, .	42,000 00	Interest account, .	4,388 49
Loans on real estate, ...	93,378 00		
Deposits in banks, on interest, .	17,562 00		
Expense account, ...	46 62		
Insurance, ...	29 00		
Cash on hand, ...	400 24		
	<u>\$201,493 24</u>		<u>\$201,493 24</u>

Cash on Deposit in Banks, amount in each : —

Shawmut National Bank, Boston, ...	\$8,562 00
Mount Vernon Bank, Boston, ...	9,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	A mount Invested
City of Manchester, N. H., 4s, .	\$2,000	\$2,060 00	\$2,000 00
Town of Brookline, Mass., 5s, .	3,000	3,300 00	3,000 00
City of Worcester, Mass., 4½s, .	2,000	2,180 00	2,000 00
of New Bedford, Mass., 5s, .	3,000	3,300 00	3,000 00
of Boston, Mass., 6s, .	2,000	2,120 00	2,000 00
of Fall River, Mass., 6s, .	1,000	1,025 00	1,000 00
Town of Chatham, Mass., 4½s, .	1,000	1,005 00	1,000 00
	<u>\$14,000</u>	<u>\$14,990 00</u>	<u>\$14,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
16	Union Market National Bank, Watertown, ...	\$1,600	\$2,240 00	\$1,920 00
7	Merchants' N'l Bank, Boston,	700	1,065 75	700 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,145 00	2,000 00
15	State National Bank, Boston, .	1,500	1,818 25	1,500 00
31	Blackstone Nat'l Bank, Boston,	3,100	3,464 25	3,100 00
10	N'l B'k of No. America, Boston,	1,000	1,275 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,300 00	1,000 00
8	Winthrop Nat'l Bank, Boston,	800	914 00	800 00
18	Freeman's Nat'l Bank, Boston,	1,800	1,928 25	1,882 50
25	Shoe & Leather N'l B'k, Boston,	2,500	2,450 00	2,500 00
28	Mt. Vernon N'l B'k, Boston, .	2,800	3,878 00	3,500 00
22	Union Nat'l Bank, Weymouth,	2,200	2,502 50	2,200 00
25	Brockton N'l Bank, Brockton,	2,500	2,875 00	2,500 00
45	Shawmut Nat'l Bank, Boston,	4,500	5,906 25	4,500 00
34	Tremont Nat'l Bank, Boston, .	3,400	3,961 00	3,400 00
5	Globe National Bank, Boston,	500	500 00	516 88
8	Nat'l Exchange Bank, Boston,	800	1,082 00	1,058 00
		\$32,700	\$39,305 25	\$34,077 38

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s, ...	\$5,000	\$5,250 00	\$5,000 00*
Old Colony R.R. 4s, ...	10,000	10,600 00	10,000 00
Fitchburg R.R. 5s, ...	3,000	3,180 00	3,000 00
Conn. & Passumpsic Rivers R.R. 7s, .	5,000	5,300 00	5,000 00
Fitchburg R.R. 4½s, ...	2,000	2,020 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4s, ...	2,000	2,080 00	2,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,750 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,250 00	5,000 00
	\$42,000	\$44,880 00	\$42,000 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,562 00	2½ per cent.	\$2,000 00	5½ per cent.	\$400 00	6½ per cent.
27,300 00	5 " "	62,278 00	6 " "	1,400 00	7 " "

Number of loans which are of an amount not exceeding \$3,000 each,	84	
Aggregate amount of the same,		\$81,078 00
Total number of loans upon real estate,	86	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		9,847 25
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the	2 per cent., {	3,293 07
year ending Oct. 31, 1890,	2 per cent., {	3,460 67
Number of accounts opened during the year ending Oct. 31, 1890,	104	
Number of accounts closed during the year ending Oct. 30, 1890,	68	
Total number of open accounts Oct. 31, 1890,	640	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		738 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		49,053 73
Number of same,	674	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		36,061 40
Number of same,	364	
Date of examination by commissioner: May 8.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 18, 1890.

Personally appeared Chas. H. Hobart, Treasurer of the Braintree Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES C. MELLEN, *Justice of the Peace.*

NORFOLK, ss.

Nov. 18, 1890.

Personally appeared Benj. F. Dyer, President, and N. H. Hunt, Francis A. Hobart, James T. Stevens, George D. Willis and P. D. Holbrook, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES C. MELLEN, *Justice of the Peace.*

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 22.

SPENCER LEONARD, *President.* SAMUEL P. GATES, *Treasurer.*
GEO. M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LAFAYETTE KEITH, CHARLES K. PRATT,
JAMES C. LEACH, SAMUEL P. GATES,
HOSEA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$16,000 00	Deposits, ...	\$403,587 87
Bank stock as per schedule, .	61,909 75	Guaranty fund, .	16,000 00
Loan on bank stock, ...	650 00	Interest account, .	3,844 33
Railroad bonds as per schedule, .	44,000 00	Profit and loss ac-	
Loan on railroad stock, ...	200 00	count, ...	366 27
Real estate (for banking pur-		Suspense account, .	56 00
poses), ...	5,450 00		
Loans on real estate, ...	201,301 00		
Loans on personal security, .	88,293 10		
Loans to counties, cities or towns			
(notes), ...	4,100 00		
Loans on depositors' books, .	150 00		
Deposit in bank, not on interest,	100 12		
Expense account, ...	52 00		
Cash on hand, ...	1,648 50		
	\$423,854 47		\$423,854 47

Cash on Deposit in Bank :—

First National Bank, Boston, ... \$100 12

Loan on Bank Stock : —

On 8 shares Plymouth National Bank, Plymouth, ... \$650 00

Loan on Railroad Stock : —

On 2 shares Old Colony R.R., ... \$200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 5s, . .	\$5,000	\$5,850 00	\$5,000 00
of Fall River, Mass., 6s, . .	6,000	7,440 00	6,000 00
of Lewiston, Me., 5s, . .	5,000	6,110 00	5,000 00
	\$16,000	\$19,400 00	\$16,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Blackstone Nat'l Bank, Boston,	\$7,000	\$7,840 00	\$7,000 00
44	Boylston Nat'l Bank, Boston, .	4,400	6,061 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,432 50	1,000 00
25	Fourth National Bank, Boston,	2,500	3,093 75	2,500 00
20	Freeman's Nat'l Bank, Boston,	2,000	2 142 40	2,000 00
10	Globe National Bank, Boston,	1,000	1,000 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	2,240 00	2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,522 50	1,000 00
20	National Eagle Bank, Boston,	2,000	2,160 00	2,000 00
30	N'l B'k of Redemption, Boston,	3,000	4,222 50	3,000 00
6	National Security B'k, Boston,	600	1,071 00	600 00
30	North National Bank, Boston,	3,000	4,320 00	4,320 00
30	N'l B'k of No. America, Boston,	3,000	3,825 00	3,646 00
20	Nat'l Rockland Bank, Boston,	2,000	3,000 00	2,770 00
24	Shawmut Nat'l Bank, Boston,	2,400	3,150 00	2,400 00
30	State National Bank, Boston, .	3,000	3,757 50	4,020 00
10	South End N'l B'k, Boston, .	1,000	1,000 00	1,000 00
10	Washington N'l B'k, Boston, .	1,000	1,217 50	1,000 00
13	Abington Nat'l B'k, Abington,	1,300	1,625 00	1,300 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,575 00	2,500 00
36	Bristol Co. Nat'l B'k, Taunton,	3,600	5,148 00	6,107 00
30	Brockton Nat'l B'k, Brockton,	3,000	3,450 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	2,860 00	2,200 00
		\$54,500	\$68,713 65	\$61,909 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$1,000	\$1,078 80	\$1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,330 00	3,000 00
Fitchburg R.R. 6s, ...	5,000	5,550 00	5,000 00
Fitchburg R.R. 5s, ...	5,000	5,156 25	5,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	5,000 00
Old Colony R.R. 6s, ...	5,000	5,450 00	5,000 00
Old Colony R.R. 4½s, ...	5,000	5,175 00	5,000 00
Old Colony R.R. 4s, ...	10,000	10,600 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,750 00	5,000 00
	\$44,000	\$46,940 05	\$44,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,886 96	0 per cent.	\$17,000 00	5½ per cent.	\$725 00	7 per cent.
7,000 00	4½ “	192,282 14	6 “	200 00	8 “
75,600 00	5 “				

Amount invested in real estate for banking purposes, ...	\$5,450 00
Estimated value of the same, ...	5,450 00
Assessed value of the same, ...	5,000 00
Net income received from same during year ending Oct. 31, 1890 (exclusive of rent), ...	56 75
Number of loans which are of an amount not exceeding \$3,000 each, .	153
Aggregate amount of the same, ...	154,505 10
Total number of loans upon real estate, ...	133
Amount of investments from which no income is received, ...	1,886 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	21,376 72
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,402 74
year ending Oct. 31, 1890, ... } 2 per cent., {	7,541 87
Number of accounts opened during the year ending Oct. 31, 1890, .	173
Number of accounts closed during the year ending Oct. 31, 1890, .	115
Total number of open accounts Oct. 31, 1890, ...	1,403
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,307 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	87,132 25
Number of same, ...	1,167

Amount of withdrawals, including dividends, during the year ending Oct.									
31, 1890, .	.	.	.	.	.	.	.	.	\$78,342 76
Number of same, .	.	.	.	.	.	.	.	.	852
Date of examination by commissioner: May 23.									

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BRIDGEWATER, Nov. 13, 1890.

Personally appeared Samuel P. Gates, Treasurer of the Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH TOOKER, *Justice of the Peace.*

PLYMOUTH, ss.

BRIDGEWATER, Nov. 13, 1890.

Personally appeared Spencer Leonard, President, and James C. Leach, Hosea Kingman, Lafayette Keith, Charles K. Pratt, Paul O. Clark and S. Lorin Keith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH TOOKER, *Justice of the Peace.*

BRIGHTON FIVE CENTS SAVINGS BANK — (WARD 25) BOSTON.

Incorporated March 26, 1861. Present number of corporators, 115.

N. WARREN SANBORN, *President.*

BELA S. FISKE, *Treasurer*

B. S. FISKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. W. SANBORN,

BENJ. M. FISKE,

G. A. FULLER.

P. MOLEY,

W. F. WARREN.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M., and for deposits only, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$44,320 00	Deposits, . . .	\$350,608 39
Railroad bonds as per schedule, .	34,000 00	Guaranty fund, .	8,500 00
Real estate by foreclosure, .	13,862 46	Interest account, .	5,307 24
Loans on real estate, . . .	228,580 00	Profit and loss ac-	
Loans on personal security, .	20,000 00	count, . . .	1,619 50
Loans on depositors' books, .	500 00	Rent account, . .	50 04
Deposit in bank on interest, .	23,572 71		
Expense account, . . .	640 14		
Cash on hand, . . .	609 86		
	\$366,085 17		\$366,085 17

Cash on Deposit in Bank : —

National Market Bank, Brighton, ... \$23,572 71*

* This amount exceeded the legal limit, but has since been reduced.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Nat'l Webster Bank, Boston, .	\$4,500	\$4,590 00	\$4,500 00
42	Third National Bank, Boston,	4,200	4,578 00	4,200 00
30	Nat'l Market Bank, Brighton,	3,000	3,300 00	3,000 00
30	Metropolitan N'l B'k, Boston,	3,000	3,000 00	3,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,912 50	2,500 00
25	First N'l Bank, West Newton,	2,500	2,500 00	2,500 00
23	Freeman's N'l Bank, Boston, .	2,300	2,484 00	2,300 00
21	Shawmut Nat'l Bank, Boston,	2,100	2,688 00	2,310 00
19	Everett Nat'l Bank, Boston, .	1,900	1,900 00	1,900 00
18	Old Boston N'l Bank, Boston,	1,800	2,160 00	2,070 00
15	Eliot National Bank, Boston, .	1,500	1,890 00	1,650 00
15	Lincoln Nat'l Bank, Boston, .	1,500	1,825 00	1,575 00
13	Shoe & Leather N'l B'k, Boston,	1,300	1,300 00	1,300 00
12	Blackstone N'l Bank, Boston, .	1,200	1,344 00	1,200 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,644 00	1,440 00
10	Columbian N'l Bank, Boston, .	1,000	1,300 00	1,100 00
10	Merchants' N'l Bank, Boston, .	1,000	1,400 00	1,300 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,120 00	1,000 00
10	State National Bank, Boston, .	1,000	1,250 00	1,000 00
10	Howard Nat'l Bank, Boston, .	1,000	1,125 00	1,000 00
5	Nat'l Revere Bank, Boston, .	500	600 00	500 00
5	Central Nat'l Bank, Boston, .	500	600 00	500 00
5	First National Bank, Lynn, .	500	625 00	500 00
4	Union Market N'l B'k, Water- town, ...	400	600 00	400 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,875 00	1,575 00
		\$42,900	\$48,610 50	\$44,320 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R.R. 6s, .	\$10,000	\$11,700 00	\$10,000 00
Maine Central R.R. 7s, ...	4,000	5,000 00	4,000 00
New York, Prov & Boston R.R. 7s,	3,000	3,750 00	3,000 00
Fitchburg R.R. 7s, ...	6,000	6,600 00	6,000 00
Fitchburg R.R. 5s, ...	8,000	9,440 00	8,000 00
Boston, Winthrop & Shore R.R. 5s, .	3,000	3,400 00	3,000 00
	\$34,000	\$39,890 00	\$34,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,572 71	2½ per cent.	\$201,580 00	6 per cent.	\$2,000 00	7 ³ / ₁₀ per cent.
13,500 00	5 “	11,500 00	6½ “	100 00	8 “
20,200 00	5½ “	200 00	7 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$13,862 46
Assessed value of the same, ...	15,800 00
Net income received from same during year ending Oct. 31, 1890, . . .	231 05
Number of loans which are of an amount not exceeding \$3,000 each, . . .	101
Aggregate amount of the same, ...	144,880 00
Total number of loans upon real estate, ...	117
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	17,296 26
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	5,512 00
year ending Oct. 31, 1890, ... } 2 per cent., {	6,020 39
Number of accounts opened during the year ending Oct. 31, 1890, . . .	432
Number of accounts closed during the year ending Oct. 31, 1890, . . .	259
Total number of open accounts Oct. 31, 1890, ...	1,579
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,666 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	127,274 28
Number of same, ...	2,735
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	93,768 69
Number of same, ...	1,299
Date of examination by commissioner: June 24.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 3, 1890.

Personally appeared Bela S. Fiske, Treasurer of the Brighton Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, BENTLEY W. WARREN, *Justice of the Peace.*

SUFFOLK, ss.

Boston, Nov. 3, 1890.

Personally appeared N. Warren Sanborn, President, and G. A. Fuller, W. F. Warren, J. S. Duncklee, P. Moley and George F. Parker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, BENTLEY W. WARREN, *Justice of the Peace.*

BRISTOL COUNTY SAVINGS BANK — TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 102.

JOSEPH E. WILBAR, *President.*

ALFRED C. PLACE, *Treasurer.*

ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH E. WILBAR,

WILLIAM H. FOX,

EZRA DAVOL,

SILAS D. PRESBREY,

ZACHEUS SHERMAN.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; Saturday,
9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$765,000 00	Deposits, ...	\$3,667,913 44
Loan on public funds, ...	1,000 00	Guaranty fund, . .	135,000 00
Bank stock as per schedule, .	370,500 00	Interest account, .	23,536 13
Loan on bank stock, ...	1,400 00	Profit and loss ac-	
Railroad bonds as per schedule,	435,000 00	count, ...	1,791 11
Real estate (for banking pur-			
poses), ...	25,000 00		
Loans on real estate, ...	1,114,250 00		
Loans on personal security, .	1,002,775 00		
Loans to counties, cities or towns			
(notes), ...	100,000 00		
Loans on depositors' books, .	4,330 00		
Deposits in banks, on interest, .	5,976 71		
Expense account, ...	597 88		
Cash on hand, ...	2,411 09		
	<u>\$3,828,240 68</u>		<u>\$3,828,240 68</u>

Cash on Deposit in Banks, amount in each : —

Bristol County National Bank, Taunton, ...	\$4,999 78
Maverick National Bank, Boston, ...	751 07
National Bank of Redemption, Boston, ...	225 86

Loan on Public Funds : —

On \$1,000 United States 4½s, ...	\$1,000 00
---	------------

Loan on Bank Stock : —

On 5 shares Merchants' National Bank, New Bedford, ...	}	\$1,400 00
On 5 shares First National Bank, New Bedford, ...		
On 3 shares National Bank of Commerce, New Bedford, ...		
On 2 shares Mechanics' National Bank, New Bedford, ...		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, ...	\$50,000	\$50,000 00	\$50,000 00
of Brockton, Mass, 4s & 5s, ...	50,000	51,000 00	50,000 00
of Cleveland, Ohio, 4s, ...	50,000	50,000 00	50,000 00
of Columbus, Ohio, 4s, ...	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s, ...	20,000	20,000 00	20,000 00
of Detroit, Mich., 4s, ...	50,000	50,000 00	50,000 00
of Dover, N. H., 6s, ...	10,000	10,600 00	10,000 00
of E. Saginaw, Mich., 5s, ...	30,000	30,000 00	30,000 00
of Gloucester, Mass., 4s, ...	25,000	25,000 00	25,000 00
of Lynn, Mass., 4s, ...	20,000	20,000 00	20,000 00
of Malden, Mass., 4s, ...	50,000	50,000 00	50,000 00
of New Bedford, Mass., 3½s & 5s, ...	30,000	30,900 00	30,000 00
of New London, Conn., 4s, ...	30,000	30,000 00	30,000 00
of Newport, R. I., 4s, ...	10,000	10,000 00	10,000 00
of Newton, Mass., 4s, ...	50,000	50,000 00	50,000 00
of Pawtucket, R. I., 4s, ...	20,000	20,000 00	20,000 00
of Providence, R. I., 5s, ...	50,000	53,500 00	50,000 00
of Somerville, Mass., 4s, ...	20,000	20,000 00	20,000 00
of Springfield, Ohio, 4½s, ...	20,000	20,000 00	20,000 00
of Taunton, Mass., 4s, ...	100,000	100,000 00	100,000 00
of Worcester, Mass., 3½s, ...	10,000	10,000 00	10,000 00
Town of Rockland, Mass., 4s, ...	20,000	20,000 00	20,000 00
	\$765,000	\$771,000 00	\$765,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
150	Machinists' N'l B'k, Taunton, .	\$15,000	\$22,500 00	\$21,000 00
100	Bristol Co. N'l B'k, Taunton, .	10,000	14,000 00	13,000 00
128	Taunton N'l Bank, Taunton, .	12,800	17,900 00	16,800 00
50	First Nat'l Bank, Chelsea, .	5,000	6,200 00	5,000 00
100	Third Nat'l Bank, Springfield,	10,000	18,000 00	17,000 00
100	Atlantic Nat'l Bank, Boston, .	10,000	14,000 00	13,000 00
100	Atlas National Bank, Boston, .	10,000	11,600 00	10,000 00
100	Boston Nat'l Bank, Boston, .	10,000	11,800 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,800 00	5,000 00
50	Columbian N'l Bank, Boston, .	5,000	6,000 00	5,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Everett Nat'l Bank, Boston, .	\$10,000	\$10,500 00	\$10,000 00
25	Eliot National Bank, Boston, .	2,500	3,300 00	2,500 00
35	Faneuil Hall N'l B'k, Boston, .	3,500	4,900 00	3,500 00
100	First National Bank, Boston, .	10,000	23,500 00	20,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,300 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	12,200 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
100	Metropolitan N'l B'k, Boston,	10,000	10,000 00	10,000 00
150	Merchants' N'l Bank, Boston,	15,000	21,600 00	20,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,800 00	5,000 00
100	N'l B'k of the Republic, Boston,	10,000	16,000 00	14,000 00
100	N'l B'k of Commerce, Boston,	10,000	13,300 00	12,000 00
50	N'l B'k of No. America, Boston,	5,000	6,100 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	13,500 00	12,000 00
100	Nat'l Exchange Bank, Boston,	10,000	12,800 00	10,000 00
100	National Eagle Bank, Boston,	10,000	10,700 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	12,500 00	10,000 00
50	Nat'l Rockland Bank, Boston,	5,000	7,500 00	5,000 00
100	National Union Bank, Boston,	10,000	14,200 00	13,000 00
100	North National Bank, Boston,	10,000	14,000 00	13,000 00
67	Peoples' Nat'l Bank, Boston, .	6,700	10,700 00	9,700 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,400 00	5,000 00
100	State National Bank, Boston, .	10,000	12,500 00	10,000 00
100	Second Nat'l Bank, Boston, .	10,000	18,000 00	15,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,800 00	5,000 00
100	Washington N'l Bank, Boston,	10,000	12,400 00	10,000 00
		\$310,500	\$424,300 00	\$370,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, ...	\$10,000	\$10,500 00	\$10,000 00
Boston, Clinton & Fitchburg R.R. 5s,	50,000	52,500 00	50,000 00
Boston & Lowell R.R. 4s, ...	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4s, ...	50,000	50,000 00	50,000 00
Boston & Providence R.R. 4s, . . .	50,000	50,000 00	50,000 00
Boston, Revere Beach & Lynn R.R. 6s,	15,000	15,600 00	15,000 00
Concord & Montreal R.R. 4s, . . .	50,000	50,000 00	50,000 00
Fitchburg R.R. 5s, ...	40,000	40,800 00	40,000 00
Old Colony R.R. 4s, ...	50,000	50,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	20,600 00	20,000 00
Worc'er, Nashua & Rochester R.R. 4s,	50,000	50,000 00	50,000 00
	\$435,000	\$440,000 00	\$435,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,750 85	2½ per cent.	\$169,900 00	4½ per cent.	\$98,900 00	5¼ per cent.
225 86	3 “	75,000 00	4½ “	125,400 00	5½ “
80,000 00	3½ “	331,700 00	4¾ “	895,880 00	6 “
28,000 00	4 “	418,975 00	5 “		

Amount invested in real estate for banking purposes, ...	\$25,000 00
Estimated value of the same, ...	30,000 00
Assessed value of the same, ...	29,700 00
Net income received from same during year ending Oct. 31, 1890, ...	850 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	858
Aggregate amount of the same, ...	715,940 00
Total number of loans upon real estate, ...	851
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	184,258 38
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	67,836 14
year ending Oct. 31, 1890, ... } 2 per cent., {	69,334 19
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,290
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,018
Total number of open accounts Oct. 31, 1890, ...	9,779
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	8,081 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	685,223 33
Number of same, ...	7,624
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	638,480 84
Number of same, ...	6,380
Date of examination by commissioner: March 6.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

TAUNTON, Nov. 1, 1890.

Personally appeared Alfred C. Place, Treasurer of the Bristol County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK S. HALL, *Justice of the Peace.*

BRISTOL, ss.

TAUNTON, Nov. 1, 1890.

Personally appeared Joseph E. Wilbar, President, and Everett D. Godfrey, Charles Foster, Philander Williams, Ezra Davol and Charles H. Paull, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FREDERICK S. HALL, *Justice of the Peace.*

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 27.

THOMAS SCOTT, *President.*

GILBERT E. HOOD, *Treasurer.*

G. E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS SCOTT, A. W. STEARNS,
WM. P. CLARK, C. C. CLOSSON,
MORRIS KNOWLES.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$99,000 00	Deposits, ...	\$1,023,662 48
Bank stock as per schedule, .	134,100 00	Guaranty fund, .	31,300 00
Loans on bank stock, ...	31,200 00	Interest account, .	12,300 61
Railroad bonds as per schedule, .	160,000 00	Premium account, .	32,380 00
Loans on railroad bonds, . . .	26,000 00	Suspense account, .	377 90
Real estate by foreclosure, . .	5,230 00		
Loans on real estate, ...	308,410 30		
Loans on personal security, . .	330,600 00		
Loans on depositors' books, . .	500 00		
Deposit in bank, on interest, .	3,846 33		
Cash on hand, ...	1,134 36		
	<u>\$1,100,020 99</u>		<u>\$1,100,020 99</u>

Cash on Deposit in Bank :—

Lawrence National Bank, Lawrence, ... \$3,846 33

Loans on Bank Stock, amount on each :—

On 5 shares Atlantic National Bank, Boston, ...	}	\$9,000 00
On 3 shares City National Bank, Gloucester, ...		
On 24 shares Lawrence National Bank, Lawrence, ...		
On 3 shares National Hide and Leather Bank, Boston, ...		
On 16 shares Second National Bank, Boston, ...		
On 10 shares National Bank of the Republic, Boston, ...		
On 10 shares Shawmut National Bank, Boston, ...		
On 12 shares National Rockland Bank, Boston, ...		
On 4 shares National Revere Bank, Boston, ...		
On 3 shares Suffolk National Bank, Boston, ...		

On 134 shares Bay State National Bank, Lawrence, ...	\$10,000 00
On 5 shares Lawrence National Bank, Lawrence, ...	500 00
On 26 shares Pacific National Bank, Lawrence, ...	2,400 00
On 100 shares Pacific National Bank, Lawrence, ...	9,300 00

Loans on Railroad Bonds, amount on each : —

On \$1,000 Boston & Maine R.R. 7s, ...	\$1,000 00
On \$28,000 Upper Coos R.R. 4½s, ...	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Peoria, Ill., 4½s, ...	\$24,000	\$25,230 00	\$24,000 00
of East Providence, R. I., 4s, ...	75,000	75,750 00	75,000 00
	\$99,000	\$100,980 00	\$99,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
64	Bay State N'l B'k, Lawrence, .	\$4,800	\$9,280 00	\$6,400 00
44	National City Bank, Boston, .	4,400	4,400 00	4,400 00
100	N'l B'k of Commerce, Boston,	10,000	13,700 00	10,000 00
50	National Eagle Bank, Boston,	5,000	5,400 00	5,000 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	5,000 00
50	Everett National B'k, Boston,	5,000	5,400 00	5,000 00
33	Globe National Bank, Boston, .	3,300	3,300 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,950 00	1,500 00
50	Howard National B'k, Boston,	5,000	5,612 50	5,000 00
140	Lawrence Nat'l B'k, Lawrence,	14,000	17,850 00	14,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,362 50	5,000 00
50	Market National Bank, Boston,	5,000	5,000 00	5,000 00
50	N'l B'k of No. America, Boston,	5,000	6,375 00	5,000 00
50	State National Bank, Boston, .	5,000	6,275 00	5,000 00
76	Shawmut Nat'l Bank, Boston,	7,600	9,975 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,800 00	10,000 00
100	Suffolk National Bank, Boston,	10,000	11,262 50	10,000 00
169	Tremont National B'k, Boston,	16,900	19,688 50	16,900 00
50	National Webster B'k, Boston,	5,000	5,100 00	5,000 00
		\$132,500	\$158,531 00	\$134,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s.	\$50,000	\$54,500 00	\$50,000 00
Boston & Lowell R.R. 4s, ...	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s, ...	10,000	10,400 00	10,000 00
Boston & Providence R.R. 4s, ...	50,000	53,500 00	50,000 00
	\$160,000	\$168,900 00	\$160,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,846 33	3½ per cent.	\$25,000 00	4½ per cent.	\$10,000 00	5½ per cent.
25,000 00	4¼ “	346,704 00	5 “	162,106 30	6 “
10,000 00	4½ “	15,000 00	5¼ “	1,400 00	6½ “
75,000 00	4¾ “	26,500 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,230 00
Assessed value of the same, ...	7,200 00
Net income received from same during year ending Oct. 31, 1890, ...	393 45
Number of loans which are of an amount not exceeding \$3,000 each, 189	
Aggregate amount of the same, ...	193,950 30
Total number of loans upon real estate, ...	203
Amount of investments from which no income is received, ...	230 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	49,567 10
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	17,582 33 18,796 18
Number of accounts opened during the year ending Oct. 31, 1890, ...	640
Number of accounts closed during the year ending Oct. 31, 1890, ...	351
Total number of open accounts Oct. 31, 1890, ...	2,689
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	3,609 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	278,816 40
Number of same, ...	3,164
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	192,564 15
Number of same, ...	1,551
Date of examination by commissioner: April 22.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 5, 1890.

Personally appeared Gilbert E. Hood, Treasurer of the Broadway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

ESSEX, ss.

Nov. 5, 1890.

Personally appeared Thos. Scott, President, and Morris Knowles, C. K. Pillsbury, Wm. P. Clark, Daniel Hardy and C. C. Closson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. L. SHERMAN, *Justice of the Peace.*

BROCKTON SAVINGS BANK—BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 45.

JOHN JAY WHIPPLE, *President.* CLARENCE R. FILLEBROWN, *Treasurer.*
WM. W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS S. PACKARD, JOHN J. WHIPPLE,
BRADFORD E. JONES, ENOS H. REYNOLDS,
GARDNER J. KINGMAN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$87,700 00	Deposits, ...	\$1,140,092 01
Bank stock as per schedule, .	13,800 00	Guaranty fund, .	25,950 00
Railroad bonds as per schedule,	175,000 00	Interest account, .	1,384 24
Real estate (for banking pur-		Profit and loss ac-	
poses), ...	50,835 50	count, ...	2,150 68
Loans on real estate, ...	617,942 55	Due on mortgage	
Loans on personal security, .	198,979 58	loans, ...	2,800 00
Loans to counties, cities or towns			
(notes), ...	9,000 00		
Deposit in bank, on interest, .	7,478 05		
Deposit in bank, not on interest,	7,386 00		
Expense account, ...	142 09		
Suspense account, ...	274 96		
Cash on hand, ...	3,838 20		
	\$1,172,376 93		\$1,172,376 93

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, ... \$7,478 05
Brockton National Bank, Brockton, ... 7,386 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . .	\$1,000	\$1,000 00	\$1,000 00
of Brockton, Mass., 4s, . .	46,000	47,120 00	46,000 00
of Brockton, Mass., 5s, . .	5,700	6,270 00	5,700 00
of Cleveland, Ohio, 6s, . .	5,000	5,500 00	5,000 00
of Cleveland, Ohio, 7s, . .	5,000	5,450 00	5,000 00
of Columbus, Ohio, 6s, . .	15,000	15,000 00	15,000 00*
District of Columbia 6s, . .	7,000	8,470 00	7,000 00
District of Columbia 7s, . .	3,000	3,840 00	3,000 00
	\$87,700	\$92,650 00	\$87,700 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Manuf 'rs' Nat'l Bank, Boston,	\$1,000	\$1,072 50	\$1,000 00
10	Nat'l B'k of N. America, Boston,	1,000	1,275 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,000 00
10	Shawmut Nat'l Bank, Boston, .	1,000	1,312 50	1,000 00
28	Tremont Nat'l Bank, Boston, .	2,800	3,262 00	2,800 00
50	Brockton Nat'l B'k, Brockton,	5,000	5,750 00	5,000 00
20	Home Nat'l Bank, Brockton, .	2,000	2,700 00	2,000 00
		\$13,800	\$16,392 00	\$13,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$4,000	\$4,440 00	\$4,000 00
Boston & Lowell R.R. 5s, . .	1,000	1,080 00	1,000 00
Boston & Lowell R.R. 6s, . .	17,000	18,700 00	17,000 00
Boston & Lowell R.R. 7s, . .	17,000	18,410 00	17,000 00
Boston & Maine R.R. 4s, . .	20,000	20,800 00	20,000 00
Boston & Maine R.R. 7s, . .	10,000	10,680 00	10,000 00
Bos., Clinton, Fitch. & N. Bed R.R. 5s,	1,000	1,160 00	1,000 00
Boston & Albany R.R. 7s, . .	4,000	4,100 00	4,000 00
Conn. & Passumpsic Rivers R.R. 7s,	11,500	12,190 00	11,500 00
Fitchburg R.R. 5s, ...	40,000	42,475 00	40,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s, . . .	\$6,000	\$6,300 00	\$6,000 00*
Nashua & Rochester R.R. 5s, . . .	4,000	4,080 00	4,000 00
Nashua & Lowell R.R. 6s, . . .	2,000	2,070 00	2,000 00
Maine Central R.R. 6s, . . .	3,000	3,450 00	3,000 00
Old Colony R.R. 6s, . . .	10,000	11,115 00	10,000 00
Old Colony R.R. 7s, . . .	10,000	10,850 00	10,000 00
Vermont & Massachusetts R.R. 5s, . .	9,000	9,810 00	9,000 00
Worcester & Nashua R.R. 5s, . . .	5,500	5,582 50	5,500 00
	\$175,000	\$187,292 50	\$175,000 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,478 05	2½ per cent.	\$25,000 00	4½ per cent.	\$2,000 00	6½ per cent.
9,000 00	4 “	306,285 88	5 “	2,850 00	7 “
17,000 00	4½ “	23,500 00	5½ “	150 00	8 “
15,000 00	4¾ “	425,136 25	6 “		

Amount invested in real estate for banking purposes, ...	\$50,835 50
Estimated value of the same, ...	50,835 50
Assessed value of the same, May 1, 1890 (when building was not completed), ...	23,750 00
Net income received from same during year ending Oct. 31, 1890, ...	150 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	303
Aggregate amount of the same, ...	332,192 55
Total number of loans upon real estate, ...	350
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	56,545 24
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	18,700 16
year ending Oct. 31, 1890, ... } 2 per cent., {	19,729 43
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,815
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,117
Total number of open accounts Oct. 31, 1890, ...	5,689
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	1,775 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	553,722 11
Number of same, ...	9,107
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	438,425 15
Number of same, ...	5,216
Date of examination by commissioner: February 13.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

BROCKTON, Nov. 19, 1890.

Personally appeared Clarence R. Fillebrown, Treasurer of the Brockton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DEWITT C. PACKARD, *Justice of the Peace.*

PLYMOUTH, ss.

BROCKTON, Nov. 19, 1890.

Personally appeared John J. Whipple, President, Chas. H. Cary, Bradford E. Jones, Leoning W. Puffer, Lorenzo F. Severance, Gardner J. Kingman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DEWITT C. PACKARD, *Justice of the Peace.*

BROOKFIELD SAVINGS BANK—BROOKFIELD.

Incorporated April 12, 1872. Present number of corporators, 28.

HENRY D. FALES, *President.*

HIRAM P. GERALD, *Treasurer.*

HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. V. CROSBY,

GEO. S. DUELL,

W. TUFTS.

Open for business every business day, 8 A.M. to 12 M; 1 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Real estate by foreclosure, ...	\$400 00	Deposits, ...	\$72,893 63
Loans on real estate, ...	45,562 50	Guaranty fund, ...	1,649 95
Loans on personal security, ...	14,035 00	Interest account, ...	1,545 04
Loans to counties, cities or towns (notes), ...	7,000 00		
Deposits in banks, on interest, ...	5,185 69		
Expense account, ...	66 10		
Cash on hand, ...	3,839 33		
	<u>\$76,088 62</u>		<u>\$76,088 62</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester, ...	\$4,905 37*
City National Bank, Worcester, ...	264 62
Mechanics' National Bank, Worcester, ...	4 00
Central National Bank, Worcester, ...	7 67
Boston Safe Deposit and Trust Company, Boston, ...	4 03

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,185 69	2 per cent.	\$3,000 00	4½ per cent.	\$5,800 00	5½ per cent.
4,000 00	4 “	7,000 00	5 “	46,797 50	6 “

* This has since been reduced within the legal limit.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$400 00
Assessed value of the same, ...	450 00
Net income received from same during year ending Oct. 31, 1890, . . .	38 00
Number of loans which are of an amount not exceeding \$3,000 each, 103	
Aggregate amount of the same, ...	66,997 50
Total number of loans upon real estate, ... 59	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	3,850 06
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	1,387 90
year ending Oct. 31, 1890, ... } 2 per cent., {	1,402 12
Number of accounts opened during the year ending Oct. 31, 1890, . . .	107
Number of accounts closed during the year ending Oct. 31, 1890, . . .	71
Total number of open accounts Oct. 31, 1890, ...	517
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	184 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	22,311 35
Number of same, ...	576
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	26,896 68
Number of same, ...	401
Date of examination by commissioner: April 5.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 26, 1890.

Personally appeared Hiram P. Gerald, Treasurer of the Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY E. COTTLE, *Justice of the Peace.*

WORCESTER, ss.

Nov. 26, 1890.

Personally appeared Henry D. Fales, President, and H. V. Crosby, Geo. S. Duell, Wm. F. Hayden, H. P. Gerald, J. W. Livermore and W. Tufts, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY E. COTTLE, *Justice of the Peace.*

BROOKLINE SAVINGS BANK — BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 43.

WM. H. LINCOLN, *President.*

WM. E. LINCOLN, *Treasurer.*

WM. E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. STEARNS,

B. W. NEAL,

THOS. P. RITCHIE,

BENJ'N F. BAKER,

NATH'L LYFORD,

WM. E. LINCOLN.

Open for business Monday and Saturday, 4 to 8 P.M.; Wednesday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$64,574 60	Deposits, ...	\$527,442 69
Bank stock as per schedule, .	32,646 63	Guaranty fund, .	7,512 50
Railroad bonds as per schedule, .	25,800 00	Interest account, .	3,315 50
Real estate (for banking purposes), ...	7,231 36		
Loans on real estate, ...	337,616 50		
Loans on personal security, . .	38,000 00		
Deposits in banks, on interest, .	30,595 96		
Expense account, ...	475 41		
Cash on hand, ...	1,330 23		
	<u>\$538,270 69</u>		<u>\$538,270 69</u>

Cash on Deposit in Banks, amount in each :—

Shawmut National Bank, Boston, ...	\$21,218 81
Central National Bank, Boston, ...	5,401 35
Brookline National Bank, Brookline, ...	3,975 80

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, . .	\$4,000	\$4,800 00	\$4,200 00
of Brookline, Mass., 4½s, . .	10,000	10,100 00	10,550 00
of Brookline, Mass., 4s, . .	42,000	42,590 00	42,807 10
of Brookline, Mass., 3½s, . .	7,000	7,000 00	7,017 50
	<u>\$63,000</u>	<u>\$64,490 00</u>	<u>\$64,574 60</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central National Bank, Boston,	\$7,500	\$10,462 50	\$11,400 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,427 50	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,495 00	3,344 13
50	National City Bank, Boston, .	5,000	5,000 00	5,531 25
37	National Revere B'k, Boston, .	3,700	4,819 25	4,057 00
12	National Eagle B'k, Boston, .	1,200	1,296 00	1,314 25
20	Brookline N'l B'k, Brookline,	2,000	2,300 00	2,000 00
		\$25,400	\$30,800 25	\$32,646 63

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$10,000	\$9,700 00	\$10,000 00
Fitchburg R.R. 5s, ...	15,000	16,150 00	15,800 00
	\$25,000	\$25,850 00	\$25,800 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,975 80	2 per cent.	\$21,300 00	4½ per cent.	\$25,150 00	6 per cent.
26,620 16	2½ “	284,316 50	5 “	250 00	7 “
15,000 00	4¼ “	29,600 00	5½ “		

Amount invested in real estate for banking purposes, ...	\$7,231 26
Estimated value of the same, ...	7,500 00
Assessed value of the same, ...	6,100 00
Net income received from same during year ending Oct. 31, 1890, . .	240 00
Number of loans which are of an amount not exceeding \$3,000 each, 67	
Aggregate amount of the same, ...	93,500 00
Total number of loans upon real estate, ...	108
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	22,193 16
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,931 19
year ending Oct. 31, 1890, ... } 2 per cent., {	8,656 19

Number of accounts opened during the year ending Oct. 31, 1890,	1,082	
Number of accounts closed during the year ending Oct. 31, 1890,	364	
Total number of open accounts Oct. 31, 1890, ...	3,084	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		\$2,074 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		192,591 85
Number of same, ...	5,484	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		122,047 03
Number of same, ...	2,037	
Date of examination by commissioner: May 16.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 15, 1890.

Personally appeared William E. Lincoln, Treasurer of the Brookline Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBERT L. LINCOLN, Jr., *Justice of the Peace.*

SUFFOLK, ss.

Nov. 15, 1890.

Personally appeared William H. Lincoln, President, and Cadwallader Curry, William Lincoln, Clement K. Fay, James P. Stearns, and in Norfolk, ss., on the same day, Alfred E. Kenrick, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBERT L. LINCOLN, Jr., *Justice of the Peace.*

CAMBRIDGE SAVINGS BANK — CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 46.

CHAS. W. SEVER, *President.*

OSCAR F. ALLEN, *Treasurer.*

JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ANDREW S. WAITT,CHAS. W. SEVER,

WM. KIMBALL,JOS. R. PETTINGILL,

EDWIN DRESSER,JOHN T. G. NICHOLS,

EDWARD R. COGSWELL.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$152,000 00	Deposits, . . .	\$2,719,973 38
Bank stock as per schedule, .	260,176 85	Guaranty fund, .	76,800 00
Loans on bank stock, .	50,250 00	Interest account, .	42,765 38
Railroad bonds as per schedule, .	180,000 00	Profit and loss ac-	
Loan on railroad bonds, .	800 00	count, . . .	35,887 89
Real estate by foreclosure, .	14,209 01	Unsettled mortgage,	675 00
Loans on real estate, . . .	1,258,112 00		
Loans on personal security, .	899,287 55		
Deposits in banks, on interest, .	56,454 57		
Expense account, . . .	1,984 91		
Cash on hand, . . .	2,826 76		
	\$2,876,101 65		\$2,876,101 65

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, ... \$44,000 00

Charles River National Bank, Cambridge, ... 12,454 57

Loans on Bank Stock, amount on each :—

On 500 shares Maverick National Bank, Boston, ... \$50,000 00

On 3 shares Third National Bank, Springfield, ... 250 00

Loan on Railroad Bond :—

On \$1,000 Old Colony R.R., ... \$800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$2,000	\$2,320 00	\$2,000 00
of Boston, Mass., 6s, . . .	15,000	15,820 00	15,000 00
of Cambridge, Mass., 6s, . . .	10,000	11,030 00	10,000 00
of Fall River, Mass., 6s, . . .	21,000	25,880 00	21,000 00
of Fitchburg, Mass., 6s, . . .	25,000	25,000 00	25,000 00
of Lowell, Mass., 6s, . . .	20,000	20,000 00	20,000 00
of Newburyport, Mass., 6s, . . .	18,000	18,000 00	18,000 00
of Providence, R. I., 5s, . . .	22,000	24,520 00	22,000 00
of Springfield, Mass., 7s, . . .	1,000	1,330 00	1,000 00
Town of Westborough, Mass., 5s, . . .	14,000	16,380 00	14,000 00
Commonwealth of Massachusetts 5s,	4,000	4,200 00	4,000 00
	\$152,000	\$164,480 00	\$152,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston,	\$15,900	\$18,444 00	\$19,054 25
265	Boston Nat'l Bank, Boston, .	26,500	31,535 00	29,134 37
18	Continental N'l Bank, Boston,	1,800	2,286 00	2,203 25
107	Eliot National Bank, Boston,	10,700	14,338 00	12,489 12
42	Faneuil Hall N'l B'k, Boston,	4,200	6,006 00	5,484 75
9	Freeman's Nat'l Bank, Boston,	900	963 00	997 25
69	Globe National Bank, Boston,	6,900	6,900 00	8,919 26
93	Hamilton Nat'l Bank, Boston,	9,300	11,346 00	11,590 00
114	Howard Nat'l Bank, Boston, .	11,400	12,768 00	12,831 49
58	Market Nat'l Bank, Boston, .	5,800	5,800 00	6,280 63
134	Merchants' N'l Bank, Boston,	13,400	20,368 00	18,207 25
10	Shawmut Nat'l Bank, Boston,	1,000	1,310 00	1,206 25
50	State National Bank, Boston, .	5,000	6,250 00	5,481 25
145	Suffolk Nat'l Bank, Boston, .	14,500	16,240 00	17,836 50
200	Third National Bank, Boston,	20,000	24,000 00	20,556 12
117	Tremont Nat'l Bank, Boston,	11,700	13,472 00	14,003 25
125	N'l B'k of Commerce, Boston,	12,500	17,125 00	15,309 99
11	Nat'l Exchange Bank, Boston,	1,100	1,452 00	1,575 75
11	Nat'l Eagle Bank, Boston, .	1,100	1,188 00	1,241 88
28	N'l Hide & Leather B'k, Boston,	2,800	3,640 00	3,144 00
146	Nat'l Revere Bank, Boston, .	14,600	18,980 00	17,499 99
30	Nat'l Rockland Bank, Boston,	3,000	4,500 00	4,625 25
5	National Union Bank, Boston,	500	715 00	719 00
25	Charles River National Bank, Cambridge, ...	2,500	3,750 00	2,526 00
46	Newton Nat'l Bank, Newton,	4,600	4,600 00	5,880 00
50	Naumkeag Nat'l Bank, Salem,	5,000	7,300 00	7,800 00
60	First N'l Bank, New Bedford,	6,000	9,300 00	7,420 00
50	National Bank of Commerce, New Bedford, ...	5,000	4,950 00	6,160 00
		\$217,700	\$269,526 00	\$260,176 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . .	\$4,000	\$4,080 00	\$4,000 00
Lowell & Andover R.R. 6s, . .	1,000	1,050 00	1,000 00
Fitchburg R.R. 4½s, ...	50,000	50,500 00	50,000 00
Fitchburg R.R. 5s, ...	125,000	136,250 00	125,000 00
	\$180,000	\$191,880 00	\$180,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,727 55	0 per cent.	\$270,500 00	4½ per cent.	\$119,188 00	6 per cent.
12,454 57	2½ “	50,000 00	4¾ “	9,200 00	6½ “
55,000 00	4 “	1,302,785 00	5 “	47,950 00	7 “
62,500 00	4¼ “	324,249 00	5½ “	5,350 00	7½ “

Value, by books, of real estate held or owned by foreclosure or otherwise, . \$14,209 01
Assessed value of the same, ... 21,800 00
Number of loans which are of an amount not exceeding \$3,000 each, . 324
Aggregate amount of the same, ... 405,375 00
Total number of loans upon real estate, ... 404
Amount of investments from which no income is received, ... 5,727 55
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 130,472 19
Times for the dividends fixed by the by-laws: fourth Thursday in January
and July.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 47,691 58
year ending Oct. 31, 1890, ... } 2 per cent., { 49,497 75
Number of accounts opened during the year ending Oct. 31, 1890, ... 1,261
Number of accounts closed during the year ending Oct. 31, 1890, ... 870
Total number of open accounts Oct. 31, 1890, ... 7,858
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
clusive of taxes), ... 6,208 55
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1890, ... 606,092 04
Number of same, ... 9,353
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1890, ... 507,908 73
Number of same, ... 7,053
Date of examination by commissioner: February 6.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 5, 1890.

Personally appeared Oscar F. Allen, Treasurer of the Cambridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. B. DURANT, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 12, 1890.

Personally appeared Chas. W. Sever, President, and James H. Wyeth, John Wilson, Stephen W. Driver, John H. Hubbard and Franklin Perrin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. B. DURANT, *Justice of the Peace.*

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 16.

JOSEPH A. HOLMES, *President.*

HENRY W. BULLARD, *Treasurer.*

J. F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH A. HOLMES,

DANIEL U. CHAMBERLIN,

BENJAMIN R. TILTON.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,517,618 90	Deposits, ...	\$3,248,196 29
Bank stock as per schedule, .	106,925 00	Guaranty fund, ...	115,000 00
Railroad bonds as per schedule, .	271,000 00	Interest account, ...	35,226 81
Real estate by foreclosure, ...	23,000 00		
Loans on real estate, ...	1,075,911 48		
Loans on personal security, ...	162,000 00		
Loans to counties, cities or towns (notes), ...	114,500 00		
Deposits in banks, on interest, ...	122,000 00		
Expense account, ...	1,444 80		
Cash on hand, ...	4,022 92		
	\$3,398,423 10		\$3,398,423 10

Cash on Deposit in Banks, amount in each : —

First National Bank, Cambridge, ...	\$28,000 00
Cambridgeport National Bank, Cambridge, ...	22,000 00
National City Bank, Cambridge, ...	22,000 00
National Exchange Bank, Boston, ...	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$145,118 90	\$170,454 84	\$145,118 90
of Boston, Mass., 6s, . . .	39,000 00	42,585 00	39,000 00
of Cambridge, Mass., 6s, . . .	18,000 00	19,320 00	18,000 00
of Cambridge, Mass., 4s, . . .	165,000 00	175,700 00	165,000 00
of Cleveland, Ohio, 6s, . . .	54,000 00	55,200 00	54,000 00
of Cleveland, Ohio, 7s, . . .	25,000 00	26,705 00	25,000 00
of Cleveland, Ohio, 3.65s, . . .	7,000 00	7,000 00	7,000 00
of Cleveland, Ohio, 4s, . . .	14,000 00	14,420 00	14,000 00
of Chicago, Ill., 7s, . . .	25,000 00	27,651 25	25,000 00
of Columbus, Ohio, 4s, . . .	40,000 00	41,200 00	40,000 00*
of Dayton, Ohio, 4s, . . .	50,000 00	51,500 00	50,000 00
of Grand Rapids, Mich., 4s, . . .	19,000 00	19,570 00	19,000 00
of Grand Rapids, Mich., 8s, . . .	5,000 00	5,900 00	5,000 00
of Lawrence, Mass., 4s, . . .	58,000 00	60,900 00	58,000 00
of Middletown, Conn., 4s, . . .	25,000 00	25,750 00	25,000 00
of New Bedford, Mass., 5s, . . .	5,000 00	5,650 00	5,000 00
of New Britain, Conn., 4s, . . .	5,000 00	5,150 00	5,000 00
of Newton, Mass., 4s, . . .	13,000 00	13,227 50	13,000 00
of Newton, Mass., 6s, . . .	3,000 00	3,840 00	3,000 00
of Pawtucket, R. I., 4s, . . .	100,000 00	108,120 00	100,000 00
of Peoria, Ill., 4½s, . . .	50,000 00	53,187 50	50,000 00
of Reading, Penn., 4s, . . .	55,000 00	56,375 00	55,000 00
of Springfield, Mass., 7s, . . .	15,000 00	18,300 00	15,000 00
of Springfield, Ohio, 4½s, . . .	50,000 00	54,508 75	50,000 00
of Taunton, Mass., 4s, . . .	35,500 00	35,988 12	35,500 00
of Worcester, Mass., 4s, . . .	50,000 00	50,500 00	50,000 00
of Worcester, Mass., 5s, . . .	20,000 00	24,000 00	20,000 00
District of Columbia 6s, . . .	30,000 00	30,550 00	30,000 00
Town of Beverly, Mass., 4s, . . .	72,000 00	74,880 00	72,000 00
of East Providence, R. I., 4s, . . .	50,000 00	50,875 00	50,000 00
of Kingston, Mass., 4s, . . .	33,000 00	33,990 00	33,000 00
of Maynard, Mass., 4s, . . .	40,000 00	41,600 00	40,000 00
of Rockland, Mass., 4s, . . .	56,000 00	57,400 00	56,000 00
of So. Abington, Mass., 4s, . . .	19,000 00	19,760 00	19,000 00
of Waltham, Mass., 4s, . . .	46,000 00	46,000 00	46,000 00
of Weymouth, Mass., 4s, . . .	31,000 00	32,860 00	31,000 00
of Woonsocket, R. I., 4s, . . .	50,000 00	52,500 00	50,000 00
	\$1,517,618 90	\$1,613,117 96	\$1,517,618 90

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
50	Blackstone Nat'l Bank, Boston,	\$5,000	\$5,612 50	\$5,000 00
40	Eliot National Bank, Boston, .	4,000	5,360 00	4,000 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Hamilton Nat'l Bank, Boston,	\$10,000	\$12,200 00	\$10,000 00
56	Nat'l B'k of Commerce, Boston,	5,600	7,672 00	5,600 00
206	National Union Bank, Boston,	20,600	29,458 00	20,600 00
150	Suffolk Nat'l Bank, Boston, .	15,000	16,893 75	15,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,650 00	10,000 00
50	Washington N'l Bank, Boston,	5,000	6,200 00	5,000 00
75	Nat'l Webster Bank, Boston, .	7,500	7,650 00	7,500 00
100	First Nat'l Bank, Cambridge,	10,000	18,000 00	13,825 00
40	Cambridgeport Nat'l Bank, Cambridge, ...	4,000	5,600 00	4,000 00
14	Nat'l City Bank, Cambridge, .	1,400	2,450 00	1,400 00
		\$103,100	\$133,746 25	\$106,925 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$63,000	\$64,890 00	\$63,000 00
Fitchburg R.R. 7s, ...	6,000	6,540 00	6,000 00
Fitchburg R.R. 5s, ...	22,000	23,620 00	22,000 00
Fitchburg R.R. 4s, ...	50,000	50,000 00	50,000 00
Old Colony R.R. 7s, ...	16,000	17,560 00	16,000 00
Old Colony R.R. 4s, ...	50,000	52,000 00	50,000 00
Old Colony R.R. 6s, ...	4,000	4,480 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	60,000	65,100 00	60,000 00
	\$271,000	\$284,190 00	\$271,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$72,000 00	2 per cent.	\$100,000 00	4½ per cent.	\$55,750 00	6½ per cent.
50,000 00	3½ “	898,656 67	5 “	800 00	7 “
79,000 00	4 “	21,300 00	5½ “	1,100 00	7¾ “
125,000 00	4½ “	67,254 81	6 “	3,550 00	7½ “

Value, by books, of real estate held or owned by foreclosure or otherwise, . \$23,000 00
 Assessed value of the same, ... 33,900 00
 Net income received from same during year ending Oct. 31, 1890, . . . 675 00
 Number of loans which are of an amount not exceeding \$3,000 each, . 373

Aggregate amount of the same, ...	\$508,856 67
Total number of loans upon real estate, ...	450
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	158,802 40
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	60,156 84
year ending Oct. 31, 1890, ... } 2 per cent., {	61,316 28
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,320
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,020
Total number of open accounts Oct. 31, 1890, ...	9,427
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	6,356 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	593,507 00
Number of same, ...	9,962
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	638,404 77
Number of same, ...	6,835
Date of examination by commissioner: February 20.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

CAMBRIDGE, Nov. 20, 1890.

Personally appeared Henry W. Bullard, Treasurer of the Cambridgeport Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

MIDDLESEX, SS.

CAMBRIDGE, Nov. 20, 1890.

Personally appeared Joseph A. Holmes, President, and Daniel U. Chamberlin, Benjamin R. Tilton, Asa P. Morse, Henry Endicott, Caleb C. Allen, W. A. Bullard, Dana W. Hyde and Leander Greely, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. G. POPE, *Justice of the Peace.*

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 4, 1835. Present number of corporators, 27.

CHAS. ENDICOTT, *President*.

NATH'L. W. DUNBAR, *Treasurer*.

NATH'L W. DUNBAR, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

JAMES S. SHEPARD,

FRANCIS D. DUNBAR,

WILLIS S. SHEPARD,

NATH'L W. DUNBAR,

WM. O. CHAPMAN.

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$118,100 00	Deposits, . . .	\$581,354 28
Bank stock as per schedule, .	53,350 00	Guaranty fund, .	21,500 00
Railroad bonds as per schedule, .	30,500 00	Interest account, .	1,652 25
Real estate by foreclosure, .	820 00	Profit and loss ac-	
Loans on real estate, . . .	273,080 00	count, . . .	5,169 15
Loans on personal security, .	90,750 00		
Loans to counties, cities or towns			
(notes), ...	31,804 00		
Deposit in bank, on interest, .	11,000 00		
Cash on hand, ...	271 68		
	\$609,675 68		\$609,675 68

Cash on Deposit in Bank :—

Neponset National Bank, Canton, ... \$11,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s, .	\$10,000	\$9,600 00	\$9,600 00
City of Providence, R. I., 5s, . .	10,000	11,000 00	10,000 00
of Taunton, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Lawrence, Mass., 4s, . . .	15,000	15,000 00	15,000 00
of Waltham, Mass., 4s, . . .	8,000	8,000 00	8,000 00
of Lynn, Mass., 3½s, ...	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s, . .	10,000	10,000 00	10,000 00
Town of Norwood, Mass., 4s, . .	10,000	10,000 00	10,000 00
of Canton, Mass., 4s, ...	32,000	32,000 00	32,000 00
	\$118,500	\$119,100 00	\$118,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	\$2,500	\$2,900 00	\$2,500 00
25	Blackstone N'l Bank, Boston,	2,500	2,800 00	2,500 00
25	Central Nat'l Bank, Boston, .	2,500	3,475 00	2,500 00
40	Freeman's Nat'l Bank, Boston,	4,000	4,280 00	4,000 00
33	Globe National Bank, Boston,	3,300	3,300 00	3,300 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	N'l B'k of No. America, Boston,	5,000	6,400 00	5,000 00
25	Nat'l Eagle Bank, Boston, . .	2,500	2,700 00	2,500 00
25	Nat'l Webster Bank, Boston, .	2,500	2,550 00	2,500 00
17	North National Bank, Boston,	1,700	2,448 00	1,700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,500 00	2,500 00
123	Neponset Nat'l Bank, Canton,	12,300	15,375 00	14,350 00
50	Dedham Nat'l Bank, Dedham,	5,000	5,750 00	5,000 00
		\$51,300	\$59,478 00	\$53,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R R., 7s, ...	\$5,000	\$5,250 00	\$5,000 00
Eastern R.R., 6s, ...	5,500	6,820 00	5,500 00
Fitchburg R.R. 4½s, ...	20,000	20,200 00	20,000 00
	\$30,500	\$32,270 00	\$30,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00	2 per cent.	\$17,500 00	4½ per cent.	\$229,155 00	6 per cent.
31,804 00	4 "	117,175 00	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$820 00
Assessed value of the same, ...	750 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	198
Aggregate amount of the same, ...	169,955 00
Total number of loans upon real estate, ...	210
Amount of investments from which no income is received, ...	600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	31,165 41
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 11,135 21 2 per cent., { 11,165 35
Number of accounts opened during the year ending Oct. 31, 1890, ...	350
Number of accounts closed during the year ending Oct. 31, 1890, ...	320
Total number of open accounts Oct. 31, 1890, ...	2,106
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,593 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	107,222 24
Number of same, ...	1,565
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	125,322 37
Number of same, ...	1,127
Date of examination by commissioner: May 27.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 10, 1890.

Personally appeared Nath'l W. Dunbar, Treasurer of the Canton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

THOMAS E. GROVER, *Justice of the Peace.*

NORFOLK, ss.

Nov. 10, 1890.

Personally appeared Chas. Endicott, President, and H. F. Buswell, Chas. H. French, F. D. Dunbar, Abbott E. French and E. R. Eager, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

N. W. DUNBAR, *Justice of the Peace.*

CAPE ANN SAVINGS BANK — GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 44.

SAMUEL A. STACY, *President.*

GEORGE J. MARSH, *Treasurer.*

DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. FEARS,

SYLVESTER CUNNINGHAM,

JOHN E. SOMES,

JOHN CORLISS,

GEO. J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M., and 2 to 3 P.M.; during August, close at 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$61,000 00	Deposits, ...	\$2,364,999 07
Loan on public funds, ...	1,000 00	Guaranty fund, . .	106,000 00
Bank stock as per schedule, .	246,000 00	Interest account, .	26,082 29
Loans on bank stock, ...	24,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	31,875 00	count, ...	4,867 49
Real estate (for banking pur-		Surplus, ...	66,984 43
poses), ...	1,000 00	Taxes, ...	5,739 13
Real estate by foreclosure, . .	3,131 22	Due on mortgages, .	2,439 80
Loans on real estate, ...	1,385,117 00		
Loans on personal security, . .	766,537 50		
Loans to counties, cities, or towns			
(notes), ...	10,300 00		
Deposit in bank, on interest, .	42,784 34		
Deposit in bank, not on interest,	1,961 37		
Expense account, ...	156 93		
Cash on hand, ...	2,248 85		
	<u>\$2,577,112 21</u>		<u>\$2,577,112 21</u>

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, ...	\$42,784 34
Gloucester National Bank, Gloucester, ...	1,961 37

Loan on Public Funds : —

On \$1,000 Cambridge, Mass., 6s, ...	\$1,000 00
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Loans on Bank Stock, amount on each : —

On 10 shares First National Bank, Gloucester, ...	\$1,000 00
On 230 shares City National Bank, Gloucester, ...	23,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$5,000	\$5,500 00	\$5,000 00
City of Charlestown, Mass., 6s, .	12,000	12,240 00	12,000 00
of Cambridge, Mass., 6s, .	10,000	10,200 00	10,000 00
of Fall River, Mass., 6s, .	8,000	8,160 00	8,000 00
of Lawrence, Mass., 6s, .	5,000	5,100 00	5,000 00
of Lowell, Mass., 6s, .	15,000	15,000 00	15,000 00
of Northampton, Mass., 6s, .	5,000	5,100 00	5,000 00
of Salem, Mass., 6s, .	1,000	1,000 00	1,000 00
	\$61,000	\$62,300 00	\$61,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$13,800 00	\$10,000 00
100	Atlas National Bank, Boston,	10,000	11,300 00	10,000 00
112	Blackstone N'l Bank, Boston,	11,200	12,432 00	11,200 00
90	Central Nat'l Bank, Boston, .	9,000	11,970 00	7,200 00
50	National City Bank, Boston, .	5,000	5,100 00	5,000 00
100	N'l B'k of the Commonwealth, Boston, ...	10,000	16,700 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	13,400 00	10,000 00
100	National Eagle Bank, Boston,	10,000	10,700 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	3,210 00	3,000 00
50	Natl Exchange Bank, Boston,	5,000	6,450 00	5,000 00
100	Freeman's N'l Bank, Boston, .	10,000	10,500 00	9,000 00
50	Globe National Bank, Boston,	5,000	4,950 00	4,500 00
50	Hamilton N'l Bank, Boston, .	5,000	5,950 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	7,630 00	7,000 00
200	Merchants' N'l Bank, Boston, .	20,000	29,600 00	20,000 00
50	New England N'l B'k, Boston,	5,000	8,350 00	5,000 00
100	North National Bank, Boston,	10,000	14,100 00	10,000 00
100	N'l B'k of No America, Boston,	10,000	12,400 00	10,000 00
25	Old Boston N'l Bank, Boston,	2,500	2,800 00	2,500 00
166	N'l B'k of Redemption, Boston,	16,600	22,742 00	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	25,050 00	15,000 00
50	Second Nat'l Bank, Boston, .	5,000	9,650 00	5,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	12,800 00	10,000 00
50	State National Bank, Boston, .	5,000	6,200 00	5,000 00
50	Tremont National B'k, Boston,	5,000	5,850 00	5,000 00
100	City Nat'l Bank, Gloucester, .	10,000	15,000 00	10,000 00
100	Cape Ann N'l B'k, Gloucester,	10,000	14,000 00	10,000 00
50	Gloucester N'l B'k, Gloucester,	5,000	6,750 00	5,000 00
100	Rockport N'l B'k, Rockport, .	10,000	14,000 00	10,000 00
		\$249,300	\$333,384 00	\$246,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$42,500	\$53,125 00	\$31,875 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,784 34	2½ per cent.	\$77,100 00	5½ per cent.	\$4,480 00	6½ per cent.
10,300 00	4 “	1,583,724 50	6 “	9,050 00	7 “
502,300 00	5 “				

Amount invested in real estate for banking purposes, ...	\$1,000 00
Estimated value of the same, ...	7,000 00
Assessed value of the same, ...	8,200 00
Net income received from same during year ending Oct. 31, 1890, . . .	56 32
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	3,131 22
Assessed value of the same, ...	5,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	310 63
Number of loans which are of an amount not exceeding \$3,000 each, . 779	
• Aggregate amount of the same, ...	620,442 00
Total number of loans upon real estate, ...	832
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	136,228 16
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	51,423 74
year ending Oct. 31, 1890, ... } 2½ per cent., {	53,860 75
Number of accounts opened during the year ending Oct. 31, 1890, . . .	1,411
Number of accounts closed during the year ending Oct. 31, 1890, . . .	823
Total number of open accounts Oct. 31, 1890, ...	7,764
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	5,733 83
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	485,987 85
Number of same, ...	6,756
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	374,128 28
Number of same, ...	4,985
Date of examination by commissioner: August 7.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 8, 1890.

Personally appeared George J. Marsh, Treasurer of the Cape Ann Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL T. BABSON, *Justice of the Peace.*

ESSEX, ss.

Nov. 8, 1890.

Personally appeared Sam'l A. Stacy, President, and John E. Somes, Henry Center, John J. Pew, Allan Rogers and John Corliss, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DANIEL T. BABSON, *Justice of the Peace.*

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

Incorporated March 16, 1855. Present number of corporators, 74.

LEVI ELDRIDGE, *President.*

AUGUSTUS C. SNOW, 2d, *Treasurer.*

AUGUSTUS C. SNOW, 2d, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI ELDRIDGE,

LUTHER FISK,

ELEAZER K. CROWELL,

GODFREY HOPKINS,

ALEXANDER T. NEWCOMB.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on public funds, . . .	\$6,000 00	Deposits, ...	\$518,460 15
Bank stock as per schedule, . .	59,454 75	Guaranty fund, . .	13,100 00
Loans on bank stock, ...	23,830 00	Profit and loss account, ...	4,499 01
Railroad bonds as per schedule,	87,237 00		
Real estate (for banking purposes), ...	1,350 00		
Real estate by foreclosure, . . .	11,997 62		
Loans on real estate, ...	136,481 93		
Loans on personal security,* . .	180,955 10		
Loans to counties, cities or towns (notes), ...	19,950 00		
Deposit in bank, on interest, . .	4,500 00		
Real estate to secure indebtedness, ...	3,242 70		
Cash on hand, ...	1,060 06		
	\$536,059 16		\$536,059 16

* This amount has since been reduced within the legal limit.

Cash on Deposit in Bank :—

Cape Cod National Bank, Harwich, ... \$4,500 00

Loan on Public Funds:—

On \$2,000 City of Portland, Me., 6s,*		} \$6,000 00
On \$2,000 City of Bangor, Me., 6s,		
On \$1,000 City of Worcester, Mass., 6s,		
On \$1,000 City of Boston, Mass., 6s,		
On \$500 State of New Hampshire 6s,		

Loans on Bank Stock, amount on each:—

On 25 shares Welden National Bank, St. Albans, Vt.,		} \$9,000 00
On 25 shares Fourth National Bank, Boston, Mass.,		
On 25 shares Broadway National Bank, Boston, Mass.,		
On 40 shares Northfield National Bank, Northfield, Vt.,		} 4,000 00
On 50 shares Fourth National Bank, Boston, Mass.,		
On 50 shares Broadway National Bank, Boston, Mass.,		4,000 00
On 10 shares First National Bank, Grafton, Mass.,		} 4,000 00
On 20 shares Pemberton National Bank, Lawrence, Mass.,		
On 5 shares First National Bank, Newburyport, Mass.,		
On 5 shares First National Bank, West Newton, Mass.,		} 1,770 00
On 18 shares Cape Cod National Bank, Harwich, Mass.,		
On 11 shares Cape Cod National Bank, Harwich, Mass.,		500 00
On 5 shares Cape Cod National Bank, Harwich, Mass.,		400 00
On 3 shares Cape Cod National Bank, Harwich, Mass.,		160 00

* This illegal loan has since been changed.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	Cape Cod N'l Bank, Harwich,	\$5,700	\$7,695 00	\$7,866 00
42	First Nat'l Bank, Yarmouth, .	4,200	5,880 00	5,523 00
48	State National Bank, Boston, .	4,800	6,000 00	5,676 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,633 00	5,031 00
40	Everett Nat'l Bank, Boston, .	4,000	4,400 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	4,247 00	3,674 50
30	Nat'l Revere Bank, Boston, .	3,000	3,900 00	3,630 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,900 00	3,450 00
27	Blackstone Nat'l B'k, Boston,	2,700	3,024 00	2,916 00
26	Nat'l Exchange Bank, Boston,	2,600	3,510 00	3,029 00
25	Fourth National Bank, Boston,	2,500	2,925 00	2,756 25
24	Suffolk National Bank, Boston,	2,400	2,688 00	2,730 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,320 00	2,275 00
16	N'l B'k of No. America, Boston,	1,600	2,032 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,490 00	1,980 00
13	N'l B'k of the Commonwealth, Boston, ...	1,300	2,210 00	1,521 00
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,050 00
7	Faneuil Hall N'l B'k, Boston,	700	1,001 00	931 00
		\$50,400	\$64,875 00	\$59,454 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, ...	\$21,000	\$22,260 00	\$22,570 00
Fitchburg R.R. 5s, ...	20,000	21,600 00	20,675 00
Boston & Lowell R.R. 4s, ...	10,000	10,100 00	} 16,410 00
Boston & Lowell R.R. 5s, ...	5,000	5,400 00	
Boston & Lowell R.R. 6s, ...	1,000	1,100 00	
Boston & Maine R.R. 7s, ...	10,000	10,710 00	11,003 00
Vermont & Massachusetts R.R. 5s, ...	10,000	10,900 00	10,820 00
Portland & Ogdensburg R.R. 6s, ...	5,000	5,750 00	5,759 00
	\$82,000	\$87,820 00	\$87,237 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,500 00	2½ per cent.	\$15,000 00	4½ per cent.	\$12,850 00	5½ per cent.
18,000 00	4 “	18,000 00	4¾ “	83,595 51	6 “
4,000 00	4¼ “	106,594 63	5 “	7,666 00	6½ “
19,500 00	4½ “	15,000 00	5¼ “	67,010 89	7 “

Amount invested in real estate for banking purposes, ...	\$1,350 00
Estimated value of same, ...	1,350 00
Assessed value of the same, ...	1,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	15,240 32
Assessed value of the same, ...	20,000 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	364
Aggregate amount of the same, ...	149,232 03
Total number of loans upon real estate, ...	298
Amount of investments from which no income is received, ...	15,240 32
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	24,405 19
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 8,965 32
	2 per cent., { 9,687 48
Number of accounts opened during the year ending Oct. 31, 1890, ...	373
Number of accounts closed during the year ending Oct. 31, 1890, ...	237
Total number of open accounts Oct. 31, 1890, ...	2,475
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,853 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	134,945 37
Number of same, ...	1,342
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	95,649 55
Number of same, ...	954
Date of examination by commissioner: August 9.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

Nov. 7, 1890.

Personally appeared Augustus C. Snow, 2d, Treasurer of the Cape Cod Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALPHONSO L. WEEKES, *Justice of the Peace.*

BARNSTABLE, SS.

Nov. 7, 1890.

Personally appeared Levi Eldridge, President, and Luther Fisk, Godfrey Hopkins, E. K. Crowell, Alexander T. Newcomb and Edward E. Crowell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALPHONSO L. WEEKES, *Justice of the Peace.*

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 67.

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN,	ARTHUR G. POLLARD,
JOHN S. JAQUES,	AMASA PRATT,
HENRY C. CHURCH,	SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$24,000 00	Deposits, ...	\$2,106,576 30
Bank stock as per schedule, . . .	231,800 00	Guaranty fund, . . .	65,000 00
Loans on bank stock, ...	5,000 00	Interest account, . . .	1,483 96
Railroad bonds as per schedule, . .	26,000 00	Profit and loss ac-	
Loan on railroad stock, ...	50,000 00	count, ...	92,089 86
Real estate by foreclosure, ...	36,000 00		
Loans on real estate, ...	1,405,627 00		
Loans on personal security, ...	404,975 00		
Loans on depositors' books, ...	500 00		
Deposits in banks, on interest, . .	68,487 67		
Cash on hand, ...	12,760 45		
	\$2,265,150 12		\$2,265,150 12

Cash on Deposit in Banks, amount in each:—

Prescott National Bank, Lowell, ...	\$25,000 00
Merchants' National Bank, Lowell, ...	43,487 67

Loans on Bank Stock, amount on each:—

On 13 shares Merchants' National Bank, Lowell, ...	\$2,000 00
On 10 shares Wamesit National Bank, Lowell, ...	400 00
On 4 shares Merchants' National Bank, Lowell, ...	2,600 00
On 19 shares Prescott National Bank, Lowell, ...	
On 8 shares Appleton National Bank, Lowell, ...	

Loan on Railroad Stock:—

On 353 shares Boston & Maine Railroad, ...	\$50,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Andover, Mass., 4s, . . .	\$10,000	\$10,170 00	\$10,000 00
City of Chicago, Ill., 7s, . . .	3,000	3,360 00	3,000 00
of Lowell, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Malden, Mass., 4s, . . .	5,000	5,150 00	5,000 00
of Pawtucket, R. I., 4s, . . .	5,000	5,250 00	5,000 00
	\$24,000	\$24,950 00	\$24,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$14,125 00	\$14,000 00
100	Blackstone N'l Bank, Boston,	10,000	11,175 00	12,500 00
50	Boston National Bank, Boston,	5,000	5,987 50	6,000 00
200	Central Nat'l Bank, Boston, .	20,000	27,900 00	35,000 00
100	Eliot National Bank, Boston, .	10,000	13,400 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,586 00	1,400 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,500 00
10	Maverick Nat'l Bank, Boston,	1,000	2,540 00	1,200 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,612 50	6,700 00
50	Metropolitan N'l B'k, Boston,	5,000	5,000 00	5,100 00
100	National City Bank, Boston, .	10,000	10,000 00	12,000 00
100	N'l B'k of Commerce, Boston,	10,000	13,700 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,500 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	8,445 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,495 50	3,400 00
30	Nat'l Webster Bank, Boston, .	3,000	3,060 00	3,000 00
70	Second National Bank, Boston,	7,000	13,650 00	10,000 00
63	Shawmut Nat'l Bank, Boston,	6,300	8,268 75	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,900 00	5,800 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,631 25	6,100 00
100	Appleton Nat'l Bank, Lowell,	10,000	20,000 00	16,900 00
30	First National Bank, Lowell, .	3,000	5,400 00	4,200 00
150	Merchants' Nat'l Bank, Lowell,	15,000	23,250 00	18,300 00
52	Old Lowell N'l Bank, Lowell,	5,200	6,656 00	6,700 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,555 00	1,000 00
12	Railroad Nat'l Bank, Lowell, .	1,200	1,596 00	1,200 00
50	Wamesit Nat'l Bank, Lowell,	5,000	7,250 00	6,900 00
50	Georgetown N'l B'k, George- town, ...	5,000	5,287 50	6,000 00
		\$177,700	\$243,971 00	\$231,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, ...	\$3,000	\$3,030 00	\$3,000 00
Boston & Maine R.R. 7s, ...	7,000	7,470 00	7,000 00
Boston & Maine R.R. 4s, ...	5,000	5,200 00	5,000 00
Boston & Providence R.R. 7s, ...	1,000	1,070 00	1,000 00
Fitchburg R.R. 5s, ...	5,000	5,300 00	5,000 00
Fitchburg R.R. 6s, ...	1,000	1,090 00	1,000 00
N. Y., Providence & Boston R.R. 7s, ...	3,000	3,600 00	3,000 00
Portland & Ogdensburg R.R. 6s, ...	1,000	1,150 00	1,000 00
	\$26,000	\$27,910 00	26,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,487 67	2½ per cent.	\$270,800 00	4½ per cent.	\$122,535 00	6 per cent.
25,000 00	4 “	1,321,542 00	5 “	500 00	7 “
75,000 00	4¼ “	75,725 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or other- wise, ...	\$36,000 00
Assessed value of the same, ...	44,150 00
Net income received from same during year ending Oct. 31, 1890, ...	1,793 77
Number of loans which are of an amount not exceeding \$3,000 each, 359	
Aggregate amount of the same, ...	514,512 00
Total number of loans upon real estate, ... 469	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	104,743 19
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	35,637 65 37,609 42
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,295
Number of accounts closed during the year ending Oct. 31, 1890, ...	932
Total number of open accounts Oct. 31, 1890, ...	5,421
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	6,591 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	526,595 77
Number of same, ...	6,625
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	408,438 91
Number of same, ...	4,285
Date of examination by commissioner: March 17.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, Nov. 14, 1890.

Personally appeared Samuel A. Chase, Treasurer of the Central Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. W. JOHNSON, *Justice of the Peace.*

MIDDLESEX, SS.

LOWELL, Nov. 14, 1890.

Personally appeared Oliver H. Moulton, President, and George Runels, Geo. L. Huntoon, George W. Young, Samuel N. Wood and Ephraim Brown, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. W. JOHNSON, *Justice of the Peace.*

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated April 7, 1854. Present number of corporators, 44.

P. J. STONE, *President.*

AMOS STONE, *Treasurer.*

BENJAMIN F. STACY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

P. J. STONE,

PETER S. ROBERTS,

GEO. S. PENDERGRAST,

FRANCIS HALL,

EMRI B. STETSON.

Open for business every business day, 9 A.M. to 2 P.M.; and Wednesday and Saturday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$764,500 00	Deposits, . . .	\$4,459,495 93
Railroad bonds as per schedule, .	324,000 00	Guaranty fund, .	190,000 00
Real estate (for banking purposes), ...	70,000 00	Profit and loss account, . . .	66,799 34
Real estate by foreclosure, .	1,750 00		
Loans on real estate, .	1,943,394 00		
Loans on personal security, .	1,556,150 00		
Loans on depositors' books, .	2,400 00		
Deposits in banks, on interest, .	32,894 70		
Cash on hand, ...	21,206 57		
	\$4,716,295 27		\$4,716,295 27

Cash on Deposit in Banks, amount in each :—

Monument National Bank, Boston, ...	\$30,823 41
Maverick National Bank, Boston, ...	2,071,29

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Andover Nat'l Bank, Andover,	\$2,400	\$3,120 00	\$2,400 00
200	Atlas National Bank, Boston,	20,000	23,200 00	20,000 00
159	Blackstone Nat'l B'k, Boston,	15,900	17,808 00	15,900 00
25	Boston Nat'l Bank, Boston, .	2,500	2,975 00	2,500 00
145	Boylston Nat'l Bank, Boston, .	14,500	19,865 00	14,500 00
250	Bunker Hill N'l Bank, Boston,	25,000	51,250 00	25,000 00
326	National City Bank, Boston, .	32,600	32,600 00	32,100 00
50	Columbian Nat'l B'k, Boston,	5,000	6,000 00	5,000 00
263	N'l B'k of Commerce, Boston,	26,300	36,021 00	26,300 00
500	Continental N'l Bank, Boston,	50,000	63,500 00	50,000 00
300	Eliot National Bank, Boston, .	30,000	40,200 00	30,000 00
20	First National Bank, Boston, .	2,000	5,060 00	2,000 00
150	First Ward N'l Bank, Boston,	15,000	19,650 00	14,800 00
105	Freeman's Nat'l Bank, Boston,	10,500	11,235 00	10,500 00
242	Globe National Bank, Boston,	24,200	24,200 00	23,300 00
370	National Hide & Leather Bank, Boston, ...	37,000	48,100 00	37,000 00
304	Howard Nat'l Bank, Boston, .	30,400	34,048 00	30,400 00
250	Manufacturers' National Bank, Boston, ...	25,000	27,000 00	24,200 00
86	Market Nat'l Bank, Boston, .	8,600	8,600 00	8,600 00
27	Nat'l Market Bank, Brighton,	2,700	2,727 00	2,700 00
224	Metropolitan N'l B'k, Boston,	22,400	22,176 00	22,400 00
70	Monument Nat'l Bank, Boston,	7,000	15,400 00	7,000 00
140	North National Bank, Boston,	14,000	20,160 00	14,000 00
99	National Bank of No. America, Boston, ...	9,900	12,573 00	9,900 00
200	N'l B'k of Redemption, Boston,	20,000	28,000 00	20,000 00
342	National Bank of the Republic, Boston, ...	34,200	58,140 00	34,200 00
267	Nat'l Revere Bank, Boston, .	26,700	34,710 00	26,700 00
69	Shawmut Nat'l Bank, Boston,	6,900	9,039 00	6,900 00
500	Shoe & Leather National Bank, Boston, ...	50,000	48,500 00	49,500 00
185	Suffolk Nat'l Bank, Boston, .	18,500	20,720 00	18,500 00
551	Tremont Nat'l Bank, Boston, .	55,100	63,916 00	55,100 00
335	Nat'l Webster Bank, Boston, .	33,500	34,170 00	33,500 00
164	Winthrop Nat'l Bank, Boston,	16,400	18,696 00	16,400 00
150	Home Nat'l Bank, Brockton, .	15,000	17,250 00	15,000 00
26	Conway Nat'l Bank, Conway,	2,600	2,860 00	2,600 00
75	Wachusett N'l B'k, Fitchburg,	7,500	15,000 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	9,750 00	7 500 00
217	First National Bank, Lynn, .	21,700	28,210 00	21,700 00
67	Blue Hill Nat'l Bank, Milton,	6,700	6,901 00	6,700 00
127	Newton Nat'l Bank, Newton, .	12,700	12,700 00	12,200 00
		\$767,900	\$956,030 00	\$764,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,.	\$25,000	\$27,000 00	\$25,000 00
Boston & Lowell R.R. 4s,.	1,000	1,010 00	1,000 00
Fitchburg R.R. 5s, ...	200,000	216,000 00	200,000 00
Fitchburg R.R. 4½s, ...	60,000	60,600 00	60,000 00
Fitchburg R.R. 4s, ...	40,000	38,800 00	38,000 00
	<u>\$326,000</u>	<u>\$343,410 00</u>	<u>\$324,000 00</u>

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,894 70	2½ per cent.	\$195,000 00	5½ per cent.	\$258,600 00	6 per cent.
71,900 00	4½ "	40,000 00	5½ "	17,700 00	6½ "
299,000 00	4¾ "	498,144 00	5½ "	18,100 00	7 "
2,103,500 00	5 "				

Amount invested in real estate for banking purposes, ...	\$70,000 00
Estimated value of the same, ...	80,700 00
Assessed value of the same, ...	80,700 00
Net income received from same during year ending Oct. 31, 1890, ...	5,974 01
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	1,750 00
Assessed value of the same, ...	2,400 00
Net income received from same during year ending Oct. 31, 1890, ...	137 06
Number of loans which are of an amount not exceeding \$3,000 each, ...	499
Aggregate amount of the same, ...	738,094 00
Total number of loans upon real estate, ...	647
Amount of investments from which no income is received, ...	4,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	226,695 87
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	80,935 33
year ending Oct. 31, 1890, ... } 2 per cent., {	83,120 00
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,118
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,350
Total number of open accounts Oct. 31, 1890, ...	12,876
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	8,330 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	883,088 28
Number of same, ...	13,552
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	770,233 66
Number of same, ...	7,659
Date of examination by commissioner: May 6.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

BOSTON, Nov. 19, 1890.

Personally appeared Amos Stone, Treasurer of the Charlestown Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. H. PENDERGRAST, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 19, 1890.

Personally appeared P. J. Stone, President, and Geo. S. Pendergrast, Charles F. Byam, Warren Sanger, E. B. Stetson, B. F. Stacy and Abram E. Cutter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. H. PENDERGRAST, *Justice of the Peace.*

CHELSEA SAVINGS BANK—CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 125.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ELIZABETH A. FELLOWS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OTIS HINMAN,

ALONZO C. TENNY,

HORATIO B. HERSEY,

JOHN T. HADAWAY,

EBEN HUTCHINSON.

Open for business every business day, 8 A.M. to 1 P.M.; also Saturdays, 4 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$381,200 00	Deposits, ...	\$2,344,618 97
Bank stock as per schedule, .	107,000 00	Guaranty fund, .	85,348 76
Loans on bank stock, ...	10,000 00	Interest account, .	10,286 15
Railroad bonds as per schedule, .	100,000 00	Profit and loss account, ...	34,076 80
Real estate by foreclosure, . .	23,786 43	Suspense account, .	1,172 89
Loans on real estate, ...	1,328,707 00		
Loans on personal security, . .	440,300 00		
Loans to counties, cities, or towns (notes), ...	35,500 00		
Deposits in banks, on interest, .	30,312 55		
Expense account, ...	2,958 73		
Premium account, ...	14,500 00		
Cash on hand, ...	1,238 86		
	\$2,475,503 57		\$2,475,503 57

Cash on Deposit in Banks, amount in each :—

First National Bank, Chelsea, ...	\$11,188 16
Commercial National Bank, Boston, ...	19,124 39

Loans on Bank Stock, amount on each :—

On 35 shares First National Bank, Chelsea, ...	\$3,000 00
On 12 shares Commercial National Bank, Boston, ...	1,000 00
On 69 shares North National Bank, Boston, ...	6,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$44,000	\$51,760 00	\$44,000 00
Town of Brookline, Mass., 5s, . . .	5,000	5,500 00	5,000 00
City of Cambridge, Mass., 6s, . . .	15,000	16,130 00	15,000 00
of Charlestown, Mass., 6s, . . .	8,000	8,000 00	8,000 00
of Chelsea, Mass., 6s, . . .	12,000	12,992 00	12,000 00
of Cleveland, Ohio, 4s, . . .	10,000	10,000 00	10,000 00
Town of Danvers, Mass., 5s, . . .	2,000	2,310 00	2,000 00
of Everett, Mass., . . .	1,000	1,025 00	1,000 00
City of East Saginaw, Mich., 5s, . . .	27,500	28,930 00	27,500 00
of Fall River, Mass., 6s, . . .	5,000	6,260 00	5,000 00
of Fitchburg, Mass., 6s, . . .	2,000	2,100 00	2,000 00
of Fort Wayne, Indiana, 6s, . . .	4,000	4,100 00	4,000 00
of Gardiner, Maine, 4s, . . .	6,000	6,000 00	6,000 00
of Grand Rapids, Mich., 4s, . . .	5,000	5,000 00	5,000 00
of Hartford, Conn., 6s, . . .	1,000	1,040 00	1,000 00
of Keene, N. H., 4s, . . .	20,000	20,200 00	20,000 00
of Lawrence, Mass., 6s, . . .	36,000	44,730 00	36,000 00
of Lewiston, Maine, 4s, . . .	10,000	10,100 00	10,000 00
of Lewiston, Maine, 5s, . . .	16,000	18,400 00	16,000 00
of Lowell, Mass., 4s, . . .	16,500	16,500 00	16,500 00
of Lynn, Mass., 6s, . . .	6,000	6,605 00	6,000 00
State of New Hampshire 6s, . . .	9,200	11,107 00	9,200 00
Town of Norwalk, Conn., 4s, . . .	31,000	31,930 00	31,000 00
City of Peoria, Illinois, 4½s, . . .	15,000	15,600 00	15,000 00
of Providence, R. I., 4½s, . . .	15,000	15,900 00	15,000 00
of Taunton, Mass., 6s, . . .	2,000	2,220 00	2,000 00
of Wallingford, Conn., 4s, . . .	17,000	17,170 00	17,000 00
Town of Westminster, Vt., 4s, . . .	3,000	3,002 00	3,000 00
of Winthrop, Mass., 5s, . . .	11,000	12,540 00	11,000 00
of Woburn, Mass., 6s, . . .	5,000	5,250 00	5,000 00
City of Worcester, Mass., 4½s, . . .	20,000	21,800 00	20,000 00
of Worcester, Mass., 6s, . . .	1,000	1,025 00	1,000 00
	\$381,200	\$415,226 00	\$381,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, .	\$4,000	\$5,650 00	\$4,000 00
86	Atlas National Bank, Boston, .	8,600	9,976 00	8,600 00
20	Boston Nat'l Bank, Boston, . .	2,000	2,395 00	2,000 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,443 75	2,500 00
43	National City Bank, Boston, .	4,300	4,300 00	4,300 00
50	Commercial N'l Bank, Boston, .	5,000	5,000 00	5,000 00
52	N'l B'k of Commerce, Boston, .	5,200	7,124 00	5,200 00
40	Continental N'l Bank, Boston, .	4,000	5,090 00	4,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	National Eagle Bank, Boston,	\$2,000	\$2,160 00	\$2,000 00
38	Everett Nat'l Bank, Boston, .	3,800	4,104 00	3,800 00
14	Nat'l Exchange Bank, Boston,	1,400	1,921 50	1,400 00
36	Howard Nat'l Bank, Boston, .	3,600	4,041 00	3,600 00
6	Market Nat'l Bank, Boston, .	600	600 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	7,542 50	7,000 00
16	Merchants' Nat'l B'k, Boston,	1,600	2,436 00	1,600 00
15	North National Bank, Boston,	1,500	2,160 00	1,500 00
15	N'l B'k of No. America, Boston,	1,500	1,912 50	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	8,867 25	6,300 00
100	N'l B'k of the Republic, Boston,	10,000	16,650 00	10,000 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,643 75	4,300 00
28	State National Bank, Boston, .	2,800	3,514 00	2,800 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,813 62	2,500 00
50	Third National Bank, Boston,	5,000	6,012 50	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,495 00	3,000 00
63	Nat'l Webster Bank, Boston, .	6,300	6,426 00	6,300 00
12	First National Bank, Chelsea,	1,200	1,497 00	1,200 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,985 00	4,500 00
5	Nat'l Exchange Bank, Salem,	500	590 00	500 00
20	First N'l B'k, So. Weymouth,	2,000	2,602 50	2,000 00
		\$107,000	\$133,952 87	\$107,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$45,000	\$48,150 00	\$45,000 00
Fitchburg R.R. 4½s, ...	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s, ...	10,000	10,900 00	10,000 00
Old Colony R.R. 4s, ...	15,000	15,900 00	15,000 00
Salem & Lowell R.R. 6s, ...	10,000	11,300 00	10,000 00
	\$100,000	\$106,450 00	\$100,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,312 55	2½ per cent.	\$102,000 00	4¾ per cent.	\$286,600 00	5½ per cent.
35,500 00	4 " "	851,200 00	5 " "	527,207 00	6 " "
12,000 00	4½ " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$23,786 43
Assessed value of the same, ...	33,200 00
Net income received from same during year ending Oct. 31, 1890, ...	191 87
Number of loans which are of an amount not exceeding \$3,000 each, ...	530
Aggregate amount of the same, ...	779,012 00
Total number of loans upon real estate, ...	614
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	117,914 55
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	41,315 25
year ending Oct. 31, 1890, ... } 2 per cent., {	42,785 68
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,749
Number of accounts closed during the year ending Oct. 31, 1890, ...	937
Total number of open accounts Oct. 31, 1890, ...	11,341
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	6,697 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	708,078 94
Number of same, ...	17,211
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	648,332 20
Number of same, ...	9,678
Date of examination by commissioner: April 25.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 10, 1890.

Personally appeared A. A. Fickett, Treasurer of the Chelsea Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, C. WILLIS GOULD, *Justice of the Peace.*

SUFFOLK, ss. Nov. 10, 1890.

Personally appeared Otis Hinman, President, and John T. Hadaway, A. C. Tenney, H. B. Hersey, Eben Hutchinson and J. M. Putman, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, C. WILLIS GOULD, *Justice of the Peace.*

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 59.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,

J. A. CARTER,

L. M. FERRY,

GEO. W. GIBSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits, ...	\$748,314 26
Bank stock as per schedule, .	21,800 00	Guaranty fund, .	29,000 00
Loans on bank stock, ...	1,700 00	Profit and loss account, ...	7,830 53
Railroad bonds as per schedule,	82,000 00		
Loans on railroad stocks, . . .	5,050 00		
Loans on real estate, ...	487,364 36		
Loans on personal security, . .	81,243 00		
Loans to counties, cities or towns (notes), ...	21,800 00		
Loans on depositors' books, . .	200 00		
Deposits in banks, on interest, .	65,000 00		
Deposit in bank, not on interest,	1,067 83		
Cash on hand, ...	7,919 60		
	<u>\$785,144 79</u>		<u>\$785,144 79</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Chicopee, ...	\$6,067 83
Home National Bank, Holyoke, ...	5,000 00
Hampshire County National Bank, Northampton, ...	10,000 00
First National Bank, Springfield, ...	15,000 00
Chicopee National Bank, Springfield, ...	10,000 00
City National Bank, Springfield, ...	20,000 00

Loans on Bank Stock, amount on each :—

On 2 shares First National Bank, Chicopee, ...	\$100 00
On 20 shares Third National Bank, Springfield, ...	1,600 00

Loans on Railroad Stock, amount on each :—

On 51 shares Boston & Albany Railroad, ...	\$5,000 00
On 20 shares Boston & Albany Railroad, ...	50 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, ...	\$10,000	\$10,500 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Maverick Nat'l Bank, Boston,	\$1,200	\$2,400 00	\$1,200 00
10	N'l B'k of Redemption, Boston,	1,000	1,100 00	1,000 00
100	First Nat'l Bank, Chicopee, .	10,000	14,000 00	10,000 00
30	City Nat'l Bank, Springfield, .	3,000	3,600 00	3,000 00
66	Chapin N'l B'k, Springfield, .	6,600	9,400 00	6,600 00
		\$21,800	\$30,500 00	\$21,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 7s, ...	\$2,000	\$2,200 00	\$2,000 00
Boston & Albany R.R. 6s, ...	10,000	11,000 00	10,000 00
Boston, Winthrop & Shore R.R. 5s, .	15,000	15,750 00	15,000 00
Boston & Lowell R.R. 4½s, ...	4,000	4,000 00	4,000 00
Boston & Lowell R.R. 4s, ...	6,000	6,000 00	6,000 00
Boston & Providence R.R. 4s, ...	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
Old Colony R.R. 6s, ...	5,000	5,500 00	5,000 00
Old Colony R.R. 4s, ...	20,000	20,000 00	20,000 00
	\$82,000	\$84,450 00	\$82,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$69,550 00	4 per cent.	\$16,000 00	4½ per cent.	\$2,150 00	6 per cent.
105,000 00	4½ "	469,657 36	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, ...	206	
Aggregate amount of the same, ...		\$197,247 36
Total number of loans upon real estate, ...	221	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		36,531 80
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		13,579 71
year ending Oct. 31, 1890, ... } 2 per cent., {		14,014 57
Number of accounts opened during the year ending Oct. 31, 1890, ...	337	
Number of accounts closed during the year ending Oct. 31, 1890, ...	276	
Total number of open accounts Oct. 31, 1890, ...	1,912	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		3,097 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		144,882 74
Number of same, ...	2,070	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		128,386 81
Number of same, ...	1,426	
Date of examination by commissioner: October 20.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 17, 1890.

Personally appeared Henry H. Harris, Treasurer of the Chicopee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LUTHER WHITE, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 17, 1890.

Personally appeared John B. Wood, President, and Emerson Gaylord, Erastus Stebbins, J. A. Carter, F. B. Doten and George M. Stearns, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LUTHER WHITE, *Justice of the Peace.*

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 41.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

N. R. WOOD,

H. S. NEWELL,

A. W. PAGE,

G. M. MORTON.

Open for business every business day, 7 to 11 A.M., 1 to 4 P.M., 6 to 7 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$27,125 00	Deposits, ...	\$242,784 16
Loans on real estate, ...	162,406 00	Guaranty fund, ...	4,210 00
Loans on personal security, ...	53,435 47	Interest account, ...	880 44
Deposits in banks, on interest, ...	8,394 56	Profit and loss account, ...	4,186 44
Deposit in bank, not on interest, ...	507 26		
Cash on hand, ...	192 75		
	<u>\$252,061 04</u>		<u>\$252,061 04</u>

Cash on Deposit in Banks, amount in each:—

Springfield Safe Deposit and Trust Company, Springfield, ...	\$2,788 20
City National Bank, Springfield, ...	2,606 36
Chicopee National Bank, Springfield, ...	3,507 26

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Chicopee, ...	\$1,000	\$1,500 00	\$1,500 00
10	First N'l Bank, Easthampton, ...	1,000	1,485 00	1,485 00
20	Hadley Falls N'l B'k, Holyoke, ...	2,000	3,200 00	3,410 00
16	Franklin County Nat'l Bank, Greenfield, ...	1,600	1,600 00	1,600 00
13	Palmer Nat'l Bank, Palmer, ...	1,300	1,300 00	1,300 00
25	Chicopee N'l B'k, Springfield, ...	2,500	4,000 00	4,000 00
20	First Nat'l Bank, Springfield, ...	2,000	3,300 00	3,300 00
40	Chapin N'l Bank, Springfield, ...	4,000	4,930 00	4,930 00
50	City Nat'l Bank, Springfield, ...	5,000	6,500 00	5,000 00
6	Agawam N'l B'k, Springfield, ...	600	600 00	600 00
		<u>\$21,000</u>	<u>\$28,415 00</u>	<u>\$27,125 00</u>

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$215,841 47	5 per cent.	-	-	-	-
8,394 56	4 "	-	-	-	-

Number of loans which are of an amount not exceeding \$3,000 each,	166	
Aggregate amount of the same,		\$169,976 47
Total number of loans upon real estate,	129	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		11,167 44
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the	2 per cent.,	4,156 65
year ending Oct. 31, 1890,	2 per cent.,	4,330 86
Number of accounts opened during the year ending Oct. 31, 1890,	283	
Number of accounts closed during the year ending Oct. 31, 1890,	155	
Total number of open accounts Oct. 31, 1890,	1,023	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		833 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		72,304 62
Number of same,	1,600	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		53,343 12
Number of same,	697	
Date of examination by commissioner:	March 7.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 6, 1890.

Personally appeared Henry J. Boyd, Treasurer of the Chicopee Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

IRVING H. PAGE, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 6, 1890.

Personally appeared Geo. S. Taylor, President, and Norris R. Wood, Daniel Dunn, Geo. W. Bray, Geo. M. Morton and Geo. H. Edwards, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

IRVING H. PAGE, *Justice of the Peace.*

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 59.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

HENRY H. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WEAVER OSBORN,

LLOYD S. EARLE,

JOHN C. MILNE,

SAMUEL W. HATHAWAY,

M. G. B. SWIFT.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$318,619 00	Deposits, ...	\$3,002,925 86
Real estate by foreclosure, ...	23,196 13	Guaranty fund, ...	99,775 61
Loans on real estate, ...	1,880,358 80	Discount account, ...	136,335 02
Loans on personal security, ...	960,270 51	Suspense account, ...	14,934 35
Deposits in banks, on interest, ...	45,912 59		
Deposit in bank, not on interest, ...	22,878 19		
Expense account, ...	2,067 20		
Cash on hand, ...	668 42		
	\$3,253,970 84		\$3,253,970 84

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston, ...	\$15,585 29
First National Bank, Boston, ...	10,126 88
National Bank of the Republic, Boston, ...	20,200 42
Pocasset National Bank, Fall River, ...	22,878 19

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston National Bank, Boston,	\$1,400	\$1,666 00	\$1,400 00
6	Continental N'l Bank, Boston,	600	756 00	600 00
93	Eliot National Bank, Boston, .	9,300	11,562 00	9,300 00
250	First National Bank, Boston, .	25,000	63,000 00	25,000 00
140	Howard Nat'l Bank, Boston, .	14,000	15,680 00	14,000 00
54	Maverick Nat'l Bank, Boston,	5,400	13,716 00	4,779 00
50	Merchants' N'l Bank, Boston,	5,000	7,600 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	10,549 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	17,920 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	4,400 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	29,250 00	22,500 00
281	Nat'l Revere Bank, Boston, .	28,100	36,530 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,585 00	3,500 00
51	State National Bank, Boston,	5,100	6,426 00	5,100 00
25	Suffolk National Bank, Boston,	2,500	2,800 00	2,500 00
102	Washington Nat'l B'k, Boston,	10,200	12,342 00	10,200 00
157	Fall River N'l B'k, Fall River,	15,700	17,240 00	14,312 50
92	Massasoit N'l B'k, Fall River,	9,200	17,100 00	9,200 00
300	Metacomet N'l B'k, Fall River,	30,000	39,000 00	30,000 00
110	Nat'l Union Bank, Fall River,	11,000	11,000 00	11,000 00
800	Pocasset Nat'l B'k, Fall River,	80,000	108,000 00	80,000 00
180	Second Nat'l B'k, Fall River,	18,000	27,000 00	18,000 00
13	Railroad Nat'l Bank, Lowell, .	1,300	1,729 00	1,127 50
		\$320,800	\$459,851 00	\$318,619 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,912 59	2½ per cent.	\$1,824,824 32	5½ per cent.	\$28,379 00	6 per cent.
987,425 99	5 " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$23,196 13
Assessed value of the same, ...	25,895 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	499
Aggregate amount of the same, ...	699,840 56
Total number of loans upon real estate, ...	590
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	170,245 44
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	63,537 57
year ending Oct. 31, 1890, ... } 2½ per cent., {	72,312 69

Number of accounts opened during the year ending Oct. 31, 1890,	1,064
Number of accounts closed during the year ending Oct. 31, 1890,	905
Total number of open accounts Oct. 31, 1890,	5,383
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	\$8,591 69
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	456,910 74
Number of same,	4,358
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	522,801 32
Number of same,	4,328
Date of examination by commissioner: March 18.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

FALL RIVER, Nov. 14, 1890.

Personally appeared Edward E. Hathaway, Treasurer of the Citizens' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,] WM. C. DAVOL, Jr., *Justice of the Peace.*

BRISTOL, ss.

FALL RIVER, Nov. 14, 1890.

Personally appeared John C. Milne, President, and William F. Thomas, James W. Henry, George W. Slade, Lloyd S. Earle and Weaver Osborn, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WM. C. DAVOL, Jr., *Justice of the Peace.*

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 43.

JOHN B. NICHOLS, *President.*

GEO. W. NOYES, *Treasurer.*

GEO. W. NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. NICHOLS,

IRA O. SAWYER,

C. W. CHASE,

SAMUEL W. HOPKINSON,

JOHN E. GALE.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 3 P.M.; on Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$33,000 00	Deposits, ...	\$1,128,580 05
Bank stock as per schedule, .	42,155 25	Guaranty fund, .	38,000 00
Loans on bank stock, ...	19,725 00	Interest account, .	17,621 99
Railroad bonds as per schedule, .	108,000 00	Profit and loss account, ...	12,745 57
Real estate by foreclosure, .	4,675 00	Rent account, . . .	34 59
Loans on real estate, ...	666,516 90		
Loans on personal security, .	279,261 38		
Loans to counties, cities or towns (notes), ...	9,500 00		
Deposits in banks, on interest, .	31,394 36		
Expense account, ...	1,386 61		
Taxes paid, ...	1,107 70		
Premium account, ...	260 00		
	\$1,196,982 20		\$1,196,982 20

Cash on Deposit in Banks, amount in each : —

First National Bank, Haverhill, ...	\$11,394 36
Second National Bank, Haverhill, ...	10,000 00
Merrimack National Bank, Haverhill, ...	10,000 00

Loans on Bank Stock, amount on each : —

On 78 shares Second National Bank, Haverhill, ...	\$7,500 00
On 5 shares Second National Bank, Haverhill, ...	400 00
On 15 shares Second National Bank, Haverhill, ...	1,425 00
On 10 shares Second National Bank, Haverhill, ...	5,000 00
On 50 shares Shoe and Leather National Bank, Boston, ...	
On 8 shares Second National Bank, Haverhill, ...	5,000 00
On 50 shares Amesbury National Bank, Amesbury, ...	
On 3 shares First National Bank, Haverhill, ...	300 00
On 2 shares First National Bank, Haverhill, ...	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$33,000	\$33,610 00	\$33,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'l Bank, Boston,	\$7,400	\$9,416 00	\$9,247 75
30	Massachusetts N'l B'k, Boston,	3,000	3,232 00	3,660 00
25	Merchants' N'l Bank, Boston, .	2,500	3,806 00	3,173 75
9	N'l B'k of Commerce, Boston,	900	1,233 00	900 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,495 00	3,783 75
198	First Nat'l Bank, Haverhill, .	19,800	30,690 00	19,800 00
9	Haverhill N'l Bank, Haverhill,	900	1,440 00	900 00
5	Merrimack N'l B'k, Haverhill,	500	800 00	690 00
		\$38,000	\$54,112 00	42,155 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$50,000	\$54,000 00	\$50,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	5,000 00
Fitchburg R.R. 5s, ...	20,000	21,800 00	20,000 00
Leeds & Farmington R.R. 6s, . .	10,000	10,800 00	10,000 00
Old Colony R.R. 6s, ...	10,000	11,050 00	10,000 00
Old Colony R.R. 7s, ...	13,000	14,105 00	13,000 00
	\$108,000	\$116,605 00	\$108,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,394 36	2½ per cent.	\$63,000 00	4¾ per cent.	\$138,080 00	6 per cent.
17,911 90	4 “	667,736 38	5 “	5,625 00	7 “
17,500 00	4½ “	83,650 00	5½ “	1,500 00	8 “

Value, by books, of real estate held or owned by foreclosure or otherwise, ...	\$4,675 00
Assessed value of the same, ...	4,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 201	
Aggregate amount of the same, ...	278,441 38
Total number of loans upon real estate, ... 234	
Amount of investments from which no income is received, ...	4,675 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct, 31, 1890, ...	57,224 22
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	24,039 49
year ending Oct. 31, 1890, ... } 2 per cent., {	20,299 04
Number of accounts opened during the year ending Oct. 31, 1890, 1,168	
Number of accounts closed during the year ending Oct. 31, 1890, . 727	
Total number of open accounts Oct. 31, 1890, ... 5,009	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,630 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	272,342 59
Number of same, ... 5,274	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	202,581 54
Number of same, ...	2,866 00
Date of examination by commissioner: April 16.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 4, 1890.

Personally appeared George W. Noyes, Treasurer of the City Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. G. WOOD, *Justice of the Peace.*

Essex, ss.

HAVERHILL, Nov. 5, 1890.

Personally appeared John B. Nichols, President, and C. W. Chase, C. E. Wiggin, Nathaniel K. Johnson, S. P. Gardner and Ira O. Sawyer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. H. GOODWIN, *Justice of the Peace.*

CITY INSTITUTION FOR SAVINGS—LOWELL.

Incorporated April 12, 1837. Present number of corporators, 41.

FREDERIC T. GREENHALGE, *President.* F. A. BUTTRICK, *Treasurer.*
F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ADDISON PUTNAM, F. A. BUTTRICK,
JOHN F. HOWE, EDWARD K. PERLEY.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturdays, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$285,600 00	Deposits, ...	\$5,525,170 24
Bank stock as per schedule, .	691,069 75	Guaranty fund, . .	238,000 00
Loans on bank stock, ...	32,900 00	Profit and loss ac-	
Railroad bonds as per schedule, .	663,500 00	count, ...	201,528 67
Real estate by foreclosure, . .	5,000 00		
Loans on real estate, ...	2,499,608 16		
Loans on personal security, . .	1,671,747 36		
Loans to counties, cities or towns			
(notes), ...	73,500 00		
Loans on depositors' books, . .	750 00		
Deposits in banks, on interest, .	40,340 05		
Cash on hand, ...	683 59		
	\$5,964,698 91		\$5,964,698 91

Cash on Deposit in Banks, amount in each : —

Appleton National Bank, Lowell, ... \$30,340 05
Third National Bank, Springfield, ... 10,000 00

Loans on Bank Stock, amount on each : —

On 10 shares Appleton National Bank, Lowell, ... \$1,000 00
On 40 shares Appleton National Bank, Lowell, ... 4,000 00
On 60 shares Appleton National Bank, Lowell, ... 6 000 00
On 10 shares Wamesit National Bank, Lowell, ... 1,000 00
On 15 shares Wamesit National Bank, Lowell, ... } 3,000 00
On 15 shares Brockton National Bank, Brockton, ... }
On 5 shares Brockton National Bank, Brockton, ... } 1,000 00
On 9 shares National Hide and Leather Bank, Boston, ... }
On 11 shares First National Bank, Lowell, ... 800 00
On 5 shares Prescott National Bank, Lowell, ... 500 00

On 38 shares Wamesit National Bank, Lowell, ...	\$3,800 00
On 55 shares Railroad National Bank, Lowell, ...	5,500 00
On 22 shares First National Bank, Lowell, ...	2,200 00
On 15 shares Prescott National Bank, Lowell, ...	1,500 00
On 10 shares Prescott National Bank, Lowell, ...	1,000 00
On 3 shares Railroad National Bank, Lowell, ...	500 00
On 2 shares First National Bank, Lowell, ...	
On 11 shares Wamesit National Bank, Lowell, ...	1,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 7s, ...	\$40,000	\$44,050 00	\$40,000 00
of Lowell, Mass., 6s, ...	3,000	3,000 00	3,000 00
of Cleveland, Ohio, 4s, ...	52,000	53,560 00	52,000 00
of Des Moines, Iowa, 4½s, ...	90,000	95,400 00	90,000 00
of Des Moines, Iowa, 4s, ...	60,000	61,800 00	57,600 00
of East Saginaw, Mich., 5s, ...	8,000	8,160 00	8,000 00
Town of Maynard, Mass., 4s, ...	15,000	15,900 00	15,000 00
of Plymouth, Mass., 6s, ...	20,000	21,600 00	20,000 00
	\$288,000	\$303,470 00	\$285,600 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston, ...	\$8,000	\$11,300 00	\$8,000 00
200	Atlas National Bank, Boston, ...	20,000	23,200 00	20,000 00
307	Blackstone N'l Bank, Boston, ...	30,700	34,384 00	30,700 00
210	Boston Nat'l Bank, Boston, ...	21,000	25,147 50	21,000 00
124	Boylston Nat'l Bank, Boston, ...	12,400	17,081 00	12,400 00
39	Bunker Hill N'l Bank, Boston, ...	3,900	7,995 00	3,900 00
78	City National Bank, Boston, ...	7,800	7,819 50	7,800 00
138	Columbian N'l Bank, Boston, ...	13,800	16,560 00	13,800 00
146	Continental Nat'l B'k, Boston, ...	14,600	18,305 50	14,600 00
100	Eliot National Bank, Boston, ...	10,000	13,400 00	10,000 00
55	Everett Nat'l Bank, Boston, ...	5,500	6,050 00	5,494 75
200	First National Bank, Boston, ...	20,000	50,550 00	20,000 00
200	Globe National Bank, Boston, ...	20,000	20,000 00	20,000 00
100	Hamilton Nat'l Bank, Boston, ...	10,000	12,200 00	10,000 00
135	Howard Nat'l Bank, Boston, ...	13,500	15,120 00	13,500 00
100	Market Nat'l Bank, Boston, ...	10,000	10,000 00	10,000 00
44	Merchants' N'l Bank, Boston, ...	4,400	6,699 00	4,400 00
100	Metropolitan N'l B'k, Boston, ...	10,000	9,950 00	10,000 00
150	N'l B'k of Commerce, Boston, ...	15,000	20,550 00	15,000 00
250	N'l B'k of No America, Boston, ...	25,000	31,875 00	25,000 00
400	N'l B'k of Redemption, Boston, ...	40,000	56,300 00	40,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
400	N'l B'k of the Republic, Boston,	\$40,000	\$68,000 00	\$40,000 00
30	National Eagle Bank, Boston,	3,000	3,240 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,762 50	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	13,000 00	10,000 00
375	National Revere Bank, Boston,	37,500	48,937 50	37,500 00
36	National Union Bank, Boston,	3,600	5,148 00	3,600 00
105	Nat'l Webster Bank, Boston, .	10,500	10,710 00	10,500 00
65	New England N'l B'k, Boston,	6,500	11,066 25	6,500 00
167	North National Bank, Boston,	16,700	24,048 00	16,700 00
40	Old Boston N'l Bank, Boston,	4,000	4,810 00	4,000 00
265	Second Nat'l Bank, Boston, .	26,500	51,675 00	26,500 00
100	Shawmut Nat'l Bank, Boston,	10,000	13,125 00	10,000 00
65	State National Bank, Boston,	6,500	8,141 25	6,500 00
205	Suffolk Nat'l Bank, Boston, .	20,500	23,062 50	20,500 00
400	Third National Bank, Boston,	40,000	48,100 00	40,000 00
236	Tremont Nat'l Bank, Boston,	23,600	27,435 00	23,600 00
39	Washington N'l Bank, Boston,	3,900	4,748 25	3,900 00
31	Framingham N'l B'k, Fram- ingham, ...	3,100	4,340 00	3,100 00
25	Bay State N'l B'k, Lawrence,	1,875	3,125 00	1,875 00
110	N'l Pemberton B'k, Lawrence,	11,000	14,850 00	11,000 00
500	Appleton N'l Bank, Lowell, .	50,000	100,000 00	50,000 00
64	First National Bank, Lowell,	6,400	11,520 00	6,400 00
220	Prescott Nat'l Bank, Lowell, .	22,000	33,000 00	22,000 00
69	Railroad Nat'l Bank, Lowell,	6,900	9,177 00	6,900 00
39	Wamesit Nat'l Bank, Lowell,	3,900	5,655 00	3,900 00
25	First N'l Bank, Marlborough,	2,500	2,500 00	2,500 00
		\$691,075	\$970,662 75	\$691,069 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$2,500	\$2,717 80	\$2,500 00
Boston & Lowell R.R. 4s, . . .	80,000	81,187 50	80,000 00
Concord & Montreal R.R. 4s, . .	103,000	106,605 00	100,000 00
Fitchburg R.R. 4s, ...	100,000	100,000 00	100,000 00
Fitchburg R.R. 5s, ...	100,000	107,000 00	100,000 00
Fitchburg R.R. 4½s, ...	100,000	101,000 00	81,000 00
Old Colony R.R. 6s, ...	50,000	55,500 00	50,000 00
Old Colony R.R. 4s, ...	100,000	109,000 00	100,000 00
Worcester, Nashua & Roch R.R. 4s, .	50,000	50,000 00	50,000 00
	\$685,500	\$713,010 30	\$663,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,340 05	2½ per cent.	\$30,000 00	4¾ per cent.	\$366,670 68	6 per cent.
395,994 54	4 “	3,059,272 32	5 “	50,000 00	6½ “
176,567 18	4½ “	210,000 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,000 00
Assessed value of the same, ...	20,200 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	354
Aggregate amount of the same, ...	466,823 25
Total number of loans upon real estate, ...	488
Amount of investments from which no income is received, ...	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	295,024 84
Times for the dividends fixed by the by-laws: second Saturday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., 98,639 27 2 per cent., 102,255 35
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1890, ...	3 3-5 per cent., 127,539 78
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,577
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,914
Total number of open accounts Oct. 31, 1890, ...	14,314
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	10,783 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	985,897 03
Number of same, ...	15,348
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	957,887 88
Number of same, ...	16,359
Date of examination by commissioner: October 7.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 18, 1890.

Personally appeared F. A. Buttrick, Treasurer of the City Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED H. ELA, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 18, 1890.

Personally appeared Frederic T. Greenhalge, President, and John F. Howe, Addison Putnam, Leonard Huntress, Edward K. Perley and Wm. E. Livingston, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED H. ELA, *Justice of the Peace.*

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 57.

CHAS. L. SWAN, *President.*

C. L. S. HAMMOND, *Treasurer.*

CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. L. SWAN, G. W. WEEKS,
C. C. STONE, J. E. THAYER,
C. A. VICKERY.

Open for business every business day, except Saturdays, 9 A.M. to 12 M., and 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$39,000 00	Deposits, ...	\$1,302,336 68
Loans on public funds, ...	4,515 00	Guaranty fund, ...	36,000 00
Bank stock as per schedule, . .	86,700 00	Profit and loss ac-	
Loans on bank stock, ...	8,100 00	count, ...	1,256 91
Railroad bonds as per schedule, .	33,000 00		
Real estate by foreclosure, . . .	14,075 00		
Loans on real estate, ...	663,509 70		
Loans on personal security, . . .	430,197 59		
Loans to counties, cities or towns			
(notes), ...	4,000 00		
Deposit in bank, on interest, . .	16,671 61		
Deposit in bank, not on interest, .	5,000 00		
Premium account, ...	6,000 00		
Cash on hand, ...	28,824 69		
	<u>\$1,339,593 59</u>		<u>\$1,339,593 59</u>

Cash on Deposit in Bank :—

First National Bank, Clinton, Mass., ... \$21,671 61

Loans on Public Funds, amount on each :—

On \$4,000 Town of Clinton, Mass., 4s, ... \$4,000 00
On \$1,000 United States 4s, ... 515 00

Loans on Bank Stock, amount on each :—

On 35 shares First National Bank, Clinton, ... \$3,100 00
On 50 shares Maverick National Bank, Boston, ... 5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Taunton, Mass., 5s, . . .	\$8,000	\$9,040 00	\$8,000 00
Town of Clinton, Mass., 6s, . . .	12,000	12,600 00	12,000 00
of Clinton, Mass., 5s, . . .	19,000	19,950 00	19,000 00
	<u>\$39,000</u>	<u>\$41,590 00</u>	<u>\$39,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
315	First Nat'l Bank, Clinton, . . .	\$31,500	\$39,375 00	\$31,500 00
20	Central Nat'l Bank, Boston, . .	2,000	2,790 00	4,000 00
7	Traders' Nat'l Bank, Boston, . .	700	742 00	700 00
10	N'l Hide & Leather B'k, Boston, .	1,000	1,300 00	1,000 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,362 50	5,000 00
20	Market Nat'l Bank, Boston, . .	2,000	2,000 00	2,000 00
43	N'l B'k No. America, Boston, . .	4,300	5,482 50	4,300 00
14	Atlas Nat'l Bank, Boston, . . .	1,400	1,624 00	1,400 00
2	Boston Nat'l Bank, Boston, . . .	200	239 50	200 00
5	National City Bank, Boston, . .	500	500 00	500 00
105	Nat'l Webster Bank, Boston, . . .	10,500	10,710 00	10,500 00
16	Howard Nat'l Bank, Boston, . . .	1,600	1,796 00	1,600 00
30	Metropolitan N'l B'k, Boston, . .	3,000	3,000 00	3,000 00
50	First Nat'l B'k, New Bedford, . .	5,000	7,625 00	5,000 00
50	Nat'l B'k of Commerce, New Bedford, ...	5,000	5,000 00	5,000 00
50	Orange Nat'l Bank, Orange, . . .	5,000	6,750 00	5,000 00
40	Fitchburg N'l B'k, Fitchburg, . .	4,000	6,000 00	6,000 00
		<u>\$82,700</u>	<u>\$100,296 50</u>	<u>\$86,700 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, ...	\$5,000	\$5,425 00	\$5,000 00
Old Colony R.R. 6s, ...	10,000	11,250 00	10,000 00
Fitchburg R.R. 7s, ...	13,000	13,975 00	13,000 00
Worcester, Nashua & Rochester R.R. 5s, ...	5,000	5,100 00	5,000 00
	<u>\$33,000</u>	<u>\$35,750 00</u>	<u>\$33,000 00</u>

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,671 61	3 per cent.	\$739,130 49	5 per cent.	\$120,634 19	6 per cent.
130,000 00	4 $\frac{1}{2}$ "	38,713 51	5 $\frac{1}{2}$ "	11,844 10	7 "
70,000 00	4 $\frac{3}{4}$ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$14,075 00
Assessed value of the same, ...	8,500 00
Number of loans which are of an amount not exceeding \$3,000 each,	294
Aggregate amount of the same, ...	309,086 59
Total number of loans upon real estate, ...	354
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	59,367 96
Times for the dividends fixed by the by-laws: second Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	23,082 39
year ending Oct. 31, 1890, ... } 2 per cent., {	24,060 37
Number of accounts opened during the year ending Oct. 31, 1890, .	850
Number of accounts closed during the year ending Oct. 31, 1890, .	606
Total number of open accounts Oct. 31, 1890, ...	4,480
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	3,308 29
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	310,950 39
Number of same, ...	4,594
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	260,575 20
Number of same, ...	2,729
Date of examination by commissioner: March 11.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 4, 1890.

Personally appeared C. L. S. Hammond, Treasurer of the Clinton Savings Bank, and made oath that the foregoing statement by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWIN N. RICE, *Justice of the Peace.*

WORCESTER, SS.

Nov. 6, 1890.

Personally appeared C. L. Swan, President, and C. C. Stone, C. A. Vickery, Chas. G. Stevens, Wm. Hamilton and C. W. Field, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

THOMAS F. LARKIN, *Justice of the Peace.*

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 34.

J. Q. A. LOTHROP, *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. Q. A. LOTHROP,
MORGAN B. STETSON,

LOUIS N. LINCOLN,
ABRAHAM H. TOWER.

Open for business every business day, 9 A.M. to 12 M., and 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,000 00	Deposits, ...	\$502,947 36
Bank stock as per schedule, .	54,000 00	Guaranty fund, . .	16,110 00
Railroad bonds as per schedule, .	22,000 00	Interest account, . .	8,520 04
Real estate by foreclosure, . .	7,000 00	Profit and loss account, ...	4,024 48
Loans on real estate, ...	277,985 00		
Loans on personal security, . .	124,000 00		
Loans to counties, cities or towns (notes), ...	20,000 00		
Deposits in banks, on interest, .	15,006 00		
Deposits in banks, not on interest, .	67 43		
Expense account, ...	381 12		
Premiums, ...	975 00		
Suspense account, ...	71 17		
Cash on hand, ...	1,116 16		
	<u>\$531,601 88</u>		<u>\$531,601 88</u>

Cash on Deposit in Banks, amount in each :—

Boston National Bank, Boston, ...	\$9,391 51
Hingham National Bank, Hingham, ...	5,614 49
Maverick National Bank, Boston, ...	67 43

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, ...	\$9,000	\$9,900 00	\$9,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlas National Bank, Boston,	\$3,000	\$3,480 00	\$3,000 00
20	Blackstone N'l Bank, Boston,	2,000	2,240 00	2,000 00
45	Boston Nat'l Bank, Boston, .	4,500	5,400 00	4,500 00
43	National City Bank, Boston, .	4,300	4,300 00	4,300 00
20	Columbian N'l Bank, Boston,	2,000	2,400 00	2,000 00
40	Continental N'l Bank, Boston,	4,000	4,800 00	4,000 00
18	National Eagle Bank, Boston,	1,800	1,944 00	1,800 00
20	Everett Nat'l Bank, Boston, .	2,000	2,220 00	2,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	3,250 00	2,500 00
30	Market Nat'l Bank, Boston, .	3,000	3,000 00	3,000 00
23	Merchants' N'l Bank, Boston,	2,300	3,496 00	2,300 00
12	North Nat'l Bank, Boston, .	1,200	1,728 00	1,200 00
22	N'l B'k of the Republic, Boston,	2,200	3,740 00	2,200 00
45	Nat'l Revere Bank, Boston, .	4,500	5,850 00	4,500 00
32	Shawmut Nat'l Bank, Boston,	3,200	4,192 00	3,200 00
38	State National Bank, Boston,	3,800	4,750 00	3,800 00
36	Tremont Nat'l Bank, Boston, .	3,600	4,176 00	3,600 00
15	National Union Bank, Boston,	1,500	2,145 00	1,500 00
10	Washington N'l Bank, Boston,	1,000	1,220 00	1,000 00
16	Nat'l Webster Bank, Boston, .	1,600	1,632 00	1,600 00
		\$54,000	\$65,963 00	\$54,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, ...	\$9,000	\$9,990 00	\$9,000 00
Eastern R.R. 6s, ...	13,000	16,120 00	13,000 00
	\$22,000	\$26,110 00	\$22,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	0 per cent.	\$15,000 00	4½ per cent.	\$51,900 00	5½ per cent.
15,006 00	2½ “	11,000 00	4¾ “	114,735 00	6 “
66,500 00	4½ “	147,850 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,000 00
Assessed value of the same, ...	6,800 00
Net income received from same during year ending Oct. 31, 1890, . . .	100 00
Number of loans which are of an amount not exceeding \$3,000 each, . 155	
Aggregate amount of the same, ...	153,085 00
Total number of loans upon real estate, ...	149
Amount of investments from which no income is received, ...	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	24,390 42
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	9,268 82
year ending Oct. 31, 1890, ... } 2 per cent., {	9,375 69
Number of accounts opened during the year ending Oct. 31, 1890, . 149	
Number of accounts closed during the year ending Oct. 31, 1890, . 87	
Total number of open accounts Oct. 31, 1890, ...	1,201
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,609 55
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	68,013 85
Number of same, ...	645
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	57,147 74
Number of same, ...	557
Date of examination by commissioner: August 14.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 10, 1890.

Personally appeared Caleb Lothrop, Treasurer of the Cohasset Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY T. P. BATES, *Justice of the Peace.*

NORFOLK, ss.

Nov. 10, 1890.

Personally appeared J. Q. A. Lothrop, President, and Louis N. Lincoln, Abraham H. Tower, Morgan B. Stetson, Newcomb Bates and Charles H. Willard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY T. P. BATES, *Justice of the Peace.*

CONWAY SAVINGS BANK — CONWAY.

Incorporated March 10, 1887. Present number of corporators, 24.

JOHN B. PACKARD, *President.*

W. G. AVERY, *Treasurer.*

W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CARLOS BATCHELDER,
EDWARD DELABARRE,
CHAS. B. MERRITT.

JOHN B. PACKARD,
HARRIS D. PEASE,

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$400 00	Deposits, ...	\$91,262 83
Loans on bank stock, ...	3,056 67	Guaranty fund, ...	487 36
Railroad bonds as per schedule, ...	1,000 00	Profit and loss ac-	
Loans on real estate, ...	54,195 00	count, ...	126 41
Loans on personal security, ...	17,010 00		
Loans to counties, cities, or towns			
(notes), ...	500 00		
Deposits in banks, on interest, ...	8,000 00		
Premium account, ...	180 55		
Cash on hand, ...	7,534 38		
	\$91,876 60		\$91,876 60

Cash on Deposit in Banks, amount in each : —

Conway National Bank, Conway, ... \$4,000 00

Home National Bank, Holyoke, ... 4,000 00

Loans on Bank Stock, amount on each : —

On 3 shares Conway National Bank, Conway, ... \$120 00

On 3 shares Conway National Bank, Conway, ... 286 67

On 6 shares Conway National Bank, Conway, ... 150 00

On 15 shares City National Bank, Holyoke, ... 1,000 00

On 20 shares Home National Bank, Holyoke, ... 1,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Conway Nat'l Bank, Conway,	\$400	\$480 00	\$400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s, ...	\$1,000	\$1,112 50	\$1,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00	4 per cent.	\$74,761 67	5 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each, ...	54	
Aggregate amount of the same, ...		\$43,361 67
Total number of loans upon real estate, ...	42	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		3,502 76
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		1,280 43
year ending Oct. 31, 1890, ... } 2 per cent., {		1,558 28
Number of accounts opened during the year ending Oct. 31, 1890, ...	145	
Number of accounts closed during the year ending Oct. 31, 1890, ...	46	
Total number of open accounts Oct. 31, 1890, ...	424	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		247 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		46,345 11
Number of same, ...	449	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		17,878 91
Number of same, ...	209	
Date of examination by commissioner: June 9.		

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS.

Nov. 13, 1890.

Personally appeared Wm. G. Avery, Treasurer of the Conway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY W. BILLINGS, *Justice of the Peace.*

FRANKLIN, SS.

Nov. 13, 1890.

Personally appeared John B. Packard, President, and Carlos Batchelder, H. D. Pease, A. M. Cook, Franklin Pease and C. C. Burdett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY W. BILLINGS, *Justice of the Peace.*

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 59.

ALBERT D. BOSSON, *President.*

GEORGE T. ROBERTS, *Treasurer.*

FRANK E. FITZ, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT D. BOSSON,

JOHN H. CUNNINGHAM,

CHARLES E. LEGG,

GEORGE W. MOSES,

JOHN MULLOY,

MILTON RAY,

HENRY N. WENTWORTH.

Open for business every business day, 8 A.M. to 1 P.M., and on Monday, Wednesday
and Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,000 00	Deposits, ...	\$67,460 42
Bank stock as per schedule, .	4,015 50	Guaranty fund, . .	77 43
Railroad bonds as per schedule, .	2,160 00	Interest account, . .	75 93
Loans on real estate, ...	34,410 41	Profit and loss ac- count, ...	41 11
Loans on personal security, . .	15,750 00		
Deposits in banks, on interest, .	7,119 54		
Expense account, ...	11 20		
Furniture and fixtures, ...	453 00		
Cash on hand, ...	735 24		
	\$67,654 89		\$67,654 89

Cash on Deposit in Banks, amount in each :—

Winnisimmet National Bank, Chelsea, ...	\$2,926 54
First Ward National Bank, Boston, ...	3,000 00
Winthrop National Bank, Boston, ...	1,193 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, ...	\$3,000	\$3,000 00	\$3,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1	National City Bank, Boston, .	\$100	\$100 00	\$105 13
1	Columbian Nat'l B'k, Boston,	100	120 25	125 25
3	National Eagle Bank, Boston,	300	324 00	329 25
3	N'l B'k of N. America, Boston,	300	382 50	371 00
1	Shoe & Leather N'l B'k, Boston,	100	98 00	95 25
1	Suffolk Nat'l Bank, Boston, .	100	112 62	116 50
6	Washington N'l B'k, Boston,	600	744 00	744 50
5	First Nat'l B'k, Newburyport,	500	637 50	626 87
7	So. Danvers N'l B'k, Peabody,	700	932 75	932 50
6	Asiatic Nat'l Bank, Salem, .	180	228 00	227 25
3	Mechanics' N'l B'k, Worcester,	300	333 00	342 00
		\$3,280	\$4,012 62	4,015 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, ...	\$1,000	\$1,082 50	\$1,082 50
Portland & Kennebec 6s, ...	1,000	1,077 50	1,077 50
	\$2,000	\$2,160 00	\$2,160 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,193 00	2½ per cent.	\$4,000 00	5¼ per cent.	\$6,750 00	7 per cent.
2,926 54	3¼ “	39,410 41	6 “		

Number of loans which are of an amount not exceeding \$3,000 each, 25
 Aggregate amount of the same, ... \$37,080 75
 Total number of loans upon real estate, ... 24
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 1,435 26
 Times for the dividends fixed by the by-laws: third Saturday in April and
 October.
 Rate and amount of each semi-annual dividend during the year ending
 Oct. 31, 1890, ... 2 per cent. 639 85
 Number of accounts opened during the year ending Oct. 31, 1890, . 563

Number of accounts closed during the year ending Oct. 31, 1890,	37	
Total number of open accounts Oct. 31, 1890,	526	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		\$561 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		76,025 32
Number of same,	1,226	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		9,204 75
Number of same,	177	
Date of examination by commissioner: September 9.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 8, 1890.

Personally appeared George T. Roberts, Treasurer of the County Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ISAAC W. LORING, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 8, 1890.

Personally appeared Albert D. Bosson, President, and Nathan F. Carruth, J. H. Cunningham, William S. Hixon, Edward McLellan and Edwin M. Corthell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ISAAC W. LORING, *Justice of the Peace.*

CROCKER INSTITUTION FOR SAVINGS— TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 33.

J. H. ROOT, *President.*

D. P. ABERCROMBIE, *Treasurer.*

W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. L. RIST,

JAMES A. GUNN,

D. P. ABERCROMBIE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, ...	\$30,000 00	Deposits, ...	\$680,779 10
Bank stock as per schedule, ...	25,972 50	Guaranty fund, ...	13,500 00
Loans on bank stock, ...	10,400 00	Profit and loss account, ...	10,541 26
Railroad bonds as per schedule, ...	40,000 00		
Real estate (for banking purposes), ...	31,000 00		
Loans on real estate, ...	337,565 75		
Loans on personal security, ...	171,142 50		
Loans to counties, cities or towns (notes), ...	27,000 00		
Loans on depositors' books, ...	200 00		
Deposit in bank, on interest, ...	21,000 00		
Deposit in bank, not on interest, ...	5,004 05		
Expense account, ...	3,674 43		
Interest account, ...	788 31		
Cash on hand, ...	1,072 82		
	\$704,820 36		\$704,820 36

Cash on Deposit in Bank :—

Crocker National Bank, Turner's Falls, ... \$26,004 05

Loans on Bank Stock, amount on each :—

On 60 shares Chicopee National Bank, Springfield, ...	\$500 00
On 10 shares Crocker National Bank, Turner's Falls, ...	1,000 00
On 7 shares Crocker National Bank, Turner's Falls, ...	700 00
On 13 shares Crocker National Bank, Turner's Falls, ...	900 00
On 25 shares Crocker National Bank, Turner's Falls, ...	2,500 00
On 5 shares Crocker National Bank, Turner's Falls, ...	500 00
On 5 shares Crocker National Bank, Turner's Falls, ...	300 00
On 40 shares Packard National Bank, Greenfield, ...	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . .	\$6,000	\$6,360 00	\$6,000 00
of Boston, Mass., 5s, . .	4,000	4,680 00	4,000 00
of Lowell, Mass., 6s, . .	3,000	3,000 00	3,000 00
of Providence, R. I., 5s, . .	5,000	5,550 00	5,000 00
of East Saginaw, Mich., 5s, . .	3,000	3,270 00	3,000 00
Town of Montague, Mass., 4s, . .	9,000	9,360 00	9,000 00
	\$30,000	\$32,220 00	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
87	Crocker N'l B'k, Turner's Falls,	\$8,700	\$10,440 00	\$9,835 00
40	Conway Nat'l Bank, Conway,	4,000	5,200 00	4,430 00
10	Central Nat'l Bank, Boston, .	1,000	1,400 00	1,056 25
7	Columbian N'l Bank, Boston,	700	840 00	1,014 50
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,155 00
10	Eliot National Bank, Boston, .	1,000	1,340 00	1,242 50
10	Tremont Nat'l Bank, Boston, .	1,000	1,160 00	1,242 50
10	N'l B'k of Commerce, Boston,	1,000	1,370 00	1,292 50
40	Continental N'l Bank, Boston,	4,000	5,080 00	4,704 25
		\$22,400	\$27,850 00	\$25,972 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$7,000	\$7,770 00	\$7,000 00
Old Colony R.R. 6s, ...	5,000	5,625 00	5,000 00
Fitchburg R.R. 5s, ...	15,000	15,850 00	15,000 00
Fitchburg R.R. 4½s, ...	5,000	4,850 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 7s, ...	3,000	3,240 00	3,000 00
	\$40,000	\$42,785 00	\$40,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,000 00 27,000 00	2 per cent. 4 “	\$10,000 00 499,308 25	4½ per cent. 5 “	\$10,000 00 10,000 00	5½ per cent. 6 “

Amount invested in real estate for banking purposes, ...	\$31,000 00
Estimated value of the same, ...	31,000 00
Assessed value of the same, ...	22,400 00
Net income received from same during year ending Oct. 31, 1890, . . .	2,261 15
Number of loans which are of an amount not exceeding \$3,000 each, 361	
Aggregate amount of the same, ...	265,753 25
Total number of loans upon real estate, ...	334
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	32,374 54
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	12,059 48
year ending Oct. 31, 1890, ... } 2 per cent., {	12,492 04
Number of accounts opened during the year ending Oct. 31, 1890, . . .	384
Number of accounts closed during the year ending Oct. 31, 1890, . . .	340
Total number of open accounts Oct. 31, 1890, ...	1,939
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	1,959 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	139,898 86
Number of same, ...	2,145
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	108,473 48
Number of same, ...	1,097
Date of examination by commissioner: October 7.	

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS.

Nov. 11, 1890.

Personally appeared D. P. Abercrombie, Treasurer of the Crocker Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. W. HAZLETON, *Justice of the Peace.*

FRANKLIN, SS.

Nov. 11, 1890.

Personally appeared J. H. Root, President, and G. L. Rist, M. B. Allen, F. I. Webster, James A. Gunn and W. H. P. Gilmore, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHAS. W. HAZLETON, *Justice of the Peace.*

DANVERS SAVINGS BANK — DANVERS.

Incorporated March 20, 1850. Present number of corporators, 45.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANCIS DODGE,

J. FRANK PORTER,

CHAS. H. GOULD,

CHAUNCEY S. RICHARDS,

GILBERT A. TAPLEY.

Open for business every business day, 8 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,775 00	Deposits, ...	\$1,216,414 24
Bank stock as per schedule, .	143,280 50	Guaranty fund, . .	43,500 00
Loans on bank stock, ...	18,225 00	Interest account, . .	6,119 43
Railroad bonds as per schedule, .	56,000 00	Earnings undivided, .	3,059 24
Loan on railroad bonds, ...	50,000 00	Rent, ...	25 98
Loan on railroad stocks, ...	25,000 00		
Real estate by foreclosure, . . .	530 00		
Loans on real estate, ...	514,100 72		
Loans on personal security, . . .	417,725 11		
Loans to counties, cities or towns (notes), ...	1,000 00		
Deposits in banks, on interest, .	13,416 17		
Deposits in banks, not on interest, .	5,000 00		
Expense account, ...	191 66		
Premiums, ...	3,055 55		
Profit and loss, ...	20		
Cash on hand, ...	1,818 98		
	<u>\$1,269,118 89</u>		<u>\$1,269,118 89</u>

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, ...	\$6,141 26
Faneuil Hall Bank, Boston, ...	5,394 56
First National Bank, Danvers, ...	6,880 35

Loans on Bank Stock, amount on each : —

On 6 shares Salem National Bank, Salem, ...	} \$1,800 00
On 16 shares First National Bank, Danvers, ...	
On 5 shares First National Bank, Danvers, ...	375 00
On 3 shares First National Bank, Danvers, ...	50 00
On 200 shares Broadway National Bank, Boston, ...	16,000 00

Loan on Railroad Bonds :—

On \$50,000 Boston & Maine R.R. 4s, ... \$50,000 00

Loan on Railroad Stock :—

On 200 shares Boston & Maine R.R., ... \$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$10,000	\$10,600 00	\$9,775 00
of Boston, Mass., 4s, . . .	10,000	10,200 00	10,000 00
	\$20,000	\$20,800 00	\$19,775 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,800 00	\$5,675 00
53	Blackstone N'l Bank, Boston, .	5,300	5,922 75	5,300 00
10	Continental N'l Bank, Boston, .	1,000	1,275 00	1,080 00
60	N'l B'k of Commerce, Boston, .	6,000	8,220 00	6,000 00
70	Nat'l Exchange Bank, Boston, .	7,000	9,467 50	7,097 50
85	Globe National Bank, Boston, .	8,500	8,500 00	10,612 50
68	Howard Nat'l Bank, Boston, .	6,800	7,633 00	6,800 00
10	Lincoln Nat'l Bank, Boston, .	1,000	1,171 25	1,100 00
50	Merchants' N'l Bank, Boston, .	5,000	7,612 50	6,475 00
71	N'l B'k of No. America, Boston, .	7,100	9,052 50	7,268 75
65	N'l B'k of Redemption, Boston, .	6,500	9,148 75	7,901 25
75	Nat'l Revere Bank, Boston, .	7,500	9,768 75	7,500 00
50	State National Bank, Boston, .	5,000	6,275 00	5,356 25
34	Traders' Nat'l Bank, Boston, .	3,400	3,604 00	3,345 00
80	Third National Bank, Boston, .	8,000	9,620 00	8,000 00
20	Tremont Nat'l Bank, Boston, .	2,000	2,330 00	2,000 00
25	Washington N'l Bank, Boston, .	2,500	3,100 00	2,500 00
131	First National Bank, Danvers, .	9,825	10,873 00	10,197 00
75	National Bank of Commerce, New Bedford, ...	7,500	7,425 00	8,962 50
125	First N'l Bank, New Bedford, .	12,500	19,406 25	14,947 25
20	Warren Nat'l Bank, Peabody, .	2,000	2,645 00	2,000 00
10	Rockport N'l Bank, Rockport, .	1,000	1,420 00	1,000 00
270	Asiatic Nat'l Bank, Salem, .	8,100	10,260 00	8,100 00
7	First National Bank, Salem, .	700	910 00	700 00
5	Naumkeag N'l Bank, Salem, .	500	731 25	500 00
25	Salem National Bank, Salem, .	2,500	3,250 00	2,862 50
		\$132,225	\$165,421 50	\$143,280 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$16,000	\$16,960 00	\$16,000 00
Boston & Lowell R.R. 7s,	10,000	11,200 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	10,000	9,700 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
	\$56,000	\$58,960 00	\$56,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,880 35	2 per cent.	\$105,500 00	4½ per cent.	\$212,217 00	6 per cent.
6,141 26	2½ "	185,000 00	4¾ "	687 00	6½ "
5,394 56	3 "	326,773 52	5 "	16,691 72	7 "
77,881 59	4 "	59,300 00	5½ "	26,000 00	8 "
16,000 00	4¼ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$530 00
Assessed value of the same,	400 00
Number of loans which are of an amount not exceeding \$3,000 each,	261
Aggregate amount of the same,	242,325 83
Total number of loans upon real estate,	256
Amount of investments from which no income is received,	530 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,	64,093 57
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	22,281 12
year ending Oct. 31, 1890, } 2 per cent., {	23,084 02
Number of accounts opened during the year ending Oct. 31, 1890,	455
Number of accounts closed during the year ending Oct. 31, 1890,	261
Total number of open accounts Oct. 31, 1890,	3,614
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes),	3,065 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	188,477 88
Number of same,	2,603
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	157,033 89
Number of same,	1,919
Date of examination by commissioner: May 22.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

DANVERS, Nov. 4, 1890.

Personally appeared Albion F. Welch, Treasurer of the Danvers Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. M. AYRES, *Justice of the Peace.*

ESSEX, ss.

DANVERS, Nov. 4, 1890.

Personally appeared Augustus Mudge, President, and Israel H. Putnam, Francis Dodge, Gilbert A. Tapley, J. Frank Porter, Chauncey S. Richards and John R. Langley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. M. AYRES, *Justice of the Peace.*

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 90.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT,

HOWARD COLBURN,

JOHN R. BULLARD,

DON G. HILL,

WINSLOW WARREN.

Open for business daily, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$349,000 00	Deposits, ...	\$2,172,604 68
Bank stock as per schedule, .	75,500 00	Guaranty fund, .	106,598 40
Loans on bank stock, . . .	2,000 00	Profit and loss account, ...	103,648 72
Railroad bonds as per schedule, .	719,500 00		
Real estate (for banking purposes), ...	10,000 00		
Loans on real estate, ...	537,755 00		
Loans on personal security, .	566,200 00		
Loans to counties, cities or towns (notes), ...	77,000 00		
Deposit in bank, on interest, .	43,896 80		
Deposit in bank, not on interest, .	2,000 00		
	<u>\$2,382,851 80</u>		<u>\$2,382,851 80</u>

Cash on Deposit in Bank : —

Dedham National Bank, Dedham, ... \$45,896 80

Loans on Bank Stock, amount on each : —

On 2 shares Boylston National Bank, Boston, ... \$200 00
 On 19 shares Dedham National Bank, Dedham, ... 1,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$100,000	\$127,480 00	{ \$100,000 00 10,000 00 12,000 00
of Boston, Mass., 6s, . . .	10,000		
of Boston, Mass., 4s, . . .	12,000		
of Charlestown, Mass., 6s, . . .	6,000	6,060 00	6,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,120 00	1,000 00
of Cleveland, Ohio, 5s, . . .	18,000	19,620 00	18,000 00
of Columbus, Ohio, 4s, . . .	10,000	10,400 00	10,000 00*
District of Columbia 6s, . . .	20,000	20,200 00	20,000 00
District of Columbia 5s, . . .	30,000	32,400 00	30,000 00
City of Fall River, Mass., 6s, . . .	10,000	10,600 00	10,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,900 00	10,000 00
of Grand Rapids, Mich., 8s, . . .	8,000	8,880 00	8,000 00
Town of Lincoln, Mass., 6s, . . .	2,000	2,160 00	2,000 00
of Malden, Mass., 6s, . . .	10,000	10,300 00	10,000 00
City of Manchester, N. H., 6s, . . .	18,000	18,900 00	18,000 00
Town of Melrose, Mass., 7s, . . .	5,000	5,350 00	5,000 00
City of Portland, Me., 6s, . . .	9,000	11,250 00	9,000 00*
of Providence, R. I., 4½s, . . .	20,000	21,000 00	20,000 00
Town of South Norwalk, Conn., 6s, . . .	5,000	5,450 00	5,000 00
of Woburn, Mass., 6s, . . .	5,000	5,400 00	5,000 00
City of Springfield, Ohio, 4½s, . . .	40,000	45,600 00	40,000 00
	\$349,000	\$373,070 00	\$349,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston,	\$14,500	\$16,820 00	\$14,500 00
75	Blackstone N'l Bank, Boston,	7,500	8,400 00	7,500 00
75	N'l B'k of Commerce, Boston,	7,500	10,275 00	7,500 00
150	Dedham Nat'l B'k, Dedham, .	15,000	17,100 00	15,000 00
25	Globe Nat'l Bank, Boston, .	2,500	2,525 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	4,440 00	4,000 00
60	People's Nat'l Bank, Boston, .	6,000	10,200 00	6,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,550 00	5,000 00
25	State National Bank, Boston, .	2,500	3,150 00	2,500 00
25	National Union Bank, Boston,	2,500	3,575 00	2,500 00
85	Nat'l Webster Bank, Boston, .	8,500	8,670 00	8,500 00
		\$75,500	\$91,705 00	\$75,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$25,000	\$26,000 00	\$25,000 00
Boston, Barre & Gardner R.R. 7s, .	23,000	24,840 00	23,000 00
Boston, Barre & Gardner R.R. 5s, .	2,000	2,040 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	35,000	38,500 00	35,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	12,320 00	11,000 00
Boston & Maine R.R. 7s, ...	56,000	59,360 00	56,000 00
Boston & Lowell R.R. 7s, ...	55,500	57,720 00	55,500 00
Boston & Lowell R.R. 6s, ...	26,000	29,300 00	26,000 00
Boston & Lowell R.R. 5s, ...	5,000	5,450 00	5,000 00
Boston & Lowell R.R. 4½s, ...	5,000	5,200 00	5,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	27,000 00	25,000 00
Concord & Claremont R.R. 7s, . . .	1,000	1,050 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	78,500	82,425 00	78,500 00
Eastern R.R. 6s, ...	29,000	35,960 00	29,000 00
Fitchburg R.R. 5s, ...	15,000	15,750 00	15,000 00
Fitchburg R.R. 4s, ...	45,000	45,000 00	45,000 00
Leeds & Farmington R.R. 6s, . . .	4,500	4,950 00	4,500 00
Lowell & Andover R.R. 6s, ...	9,000	9,630 00	9,000 00
Maine Central R.R. 7s, ...	20,000	23,600 00	20,000 00
Maine Central R.R. 4½s, ...	3,000	3,000 00	3,000 00
Nashua & Lowell R.R. 6s, ...	2,000	2,100 00	2,000 00
Nashua & Rochester R.R. 5s, . . .	5,500	5,665 00	5,500 00
New Bedford R.R. 7s, ...	2,000	2,200 00	2,000 00
Newport & Richford R.R. 5s, . . .	35,000	37,800 00	35,000 00*
N. Y., Providence & Boston R.R. 7s,	30,000	36,000 00	30,000 00
Old Colony R.R. 6s, ...	5,000 }	11,850 00 }	5,000 00 }
Old Colony R.R. 7s, ...	5,000 }		5,000 00 }
Portland & Ogdensburg R.R. 6s, . .	31,500	37,170 00	31,500 00
Salem & Lowell R.R. 6s, ...	10,500	17,250 00	10,500 00
Vermont & Massachusetts R.R. 5s, .	119,000	130,900 00	119,000 00
Worcester & Nashua R.R. 5s, . . .	500	505 00	500 00
	\$719,500	\$790,535 00	\$719,500 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,896 80	2 per cent.	\$50,000 00	4½ per cent.	\$3,000 00	5½ per cent.
35,000 00	4 " "	275,000 00	4¾ " "	492,455 00	6 " "
150,000 00	4½ " "	177,500 00	5 " "		

Amount invested in real estate for banking purposes, ...	\$10,000 00
Estimated value of the same, ...	10,000 00
Assessed value of the same, ...	7,050 00
Net income received from same during year ending Oct. 31, 1890, . . .	161 23
Number of loans which are of an amount not exceeding \$3,000 each, 436	
Aggregate amount of the same, ...	430,805 00
Total number of loans upon real estate, ... 448	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	121,013 91
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	39,729 96
year ending Oct. 31, 1890, ... } 2 per cent., {	40,516 20
Number of accounts opened during the year ending Oct. 31, 1890, . . .	695
Number of accounts closed during the year ending Oct. 31, 1890, . . .	480
Total number of open accounts Oct. 31, 1890, ...	5,816
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	6,039 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	299,870 72
Number of same, ...	3,663
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	287,788 78
Number of same, ...	2,579
Date of examination by commissioner: February 14.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 7, 1890.

Personally appeared Alfred Hewins, Treasurer of the Dedham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. SMITH, *Justice of the Peace.*

NORFOLK, ss.

Nov. 8, 1890.

Personally appeared A. B. Endicott, President, and Henry W. Richards, Jos. G. Taft, Don Gleason Hill, Stephen M. Weld and John H. Burdakin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN D. COBB, *Justice of the Peace.*

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 28.

GEORGE T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN THOMPSON,

N. M. JEWETT,

A. M. MORTON,

E. M. MCPHERSON,

W. B. PIGEON,

RUFUS CUSHMAN,

GEO. L. THORNDIKE,

ROBERT CROSBIE,

ED. BRIGHAM.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$100,000 00	Deposits, ...	\$2,131,113 68
Bank stock as per schedule, .	264,480 00	Guaranty fund, .	83,439 47
Railroad bonds as per schedule, .	117,500 00	Interest account, .	21,757 67
Real estate (for banking purposes), ...	14,901 47	Profit and loss account, ...	40,884 77
Real estate by foreclosure, .	6,648 12		
Loans on real estate, ...	1,149,149 00		
Loans on personal security, .	576,800 00		
Deposit in bank, on interest, .	42,492 06		
Expense account, ...	2,540 95		
Cash on hand, ...	2,683 99		
	\$2,277,195 59		\$2,277,195 59

Cash on Deposit in Bank :—

First Ward National Bank, East Boston, ... \$42,492 06

Detailed Statement of Public Funds.

	Par Value	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s., . . .	\$27,000	\$31,590 00	\$27,000 00
of Cleveland, Ohio, 5s., . . .	16,000	17,240 00	16,000 00
of Cleveland, Ohio, 6s., . . .	9,000	9,750 00	9,000 00
District of Columbia 7s., . . .	1,000	1,100 00	1,000 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Detroit, Mich., 6s, . . .	\$8,000	\$9,680 00	\$8,000 00
of Fort Wayne, Ind., 6s, . . .	3,000	3,405 00	3,000 00
of Gloucester, Mass., 4s, . . .	2,000	2,100 00	2,000 00
of Grand Rapids, Mich., 5s, . . .	7,000	7,730 00	7,000 00
of Newton, Mass., 6s, . . .	10,000	12,700 00	10,000 00
of Springfield, Ohio, 4½s, . . .	17,000	18,450 00	17,000 00
	\$100,000	\$113,745 00	\$100,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$7,062 00	\$5,000 00
50	Atlas National Bank, Boston, .	5,000	5,800 00	5,000 00
200	Boston National Bank, Boston,	20,000	23,950 00	20,000 00
50	Blackstone N'l Bank, Boston,	5,000	5,725 00	5,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,887 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	12,725 00	10,000 00
170	N'l B'k of Commerce, Boston,	17,000	23,290 00	17,000 00
40	Commercial N'l Bank, Boston,	4,000	3,800 00	3,880 00
100	National Eagle Bank, Boston,	10,000	11,025 00	10,000 00
115	Eliot National Bank, Boston, .	11,500	15,554 00	11,500 00
133	First Ward N'l Bank, Boston,	13,300	17,423 00	13,300 00
260	Freeman's Nat'l Bank, Boston,	26,000	28,145 00	26,000 00
200	Globe National Bank, Boston,	20,000	20,200 00	20,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	9,755 00	7,500 00
80	Howard Nat'l Bank, Boston, .	8,000	8,970 00	8,000 00
4	Mechanics' N'l Bank, Boston,	400	560 00	400 00
35	Merchants' N'l Bank, Boston, .	3,500	5,294 00	3,500 00
50	Market National Bank, Boston,	5,000	5,150 00	5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,925 00	5,000 00
30	Mass. National Bank, Boston,	3,000	3,300 00	3,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,425 00	5,000 00
150	N'l B'k of No. America, Boston,	15,000	19,125 00	15,000 00
10	North National Bank, Boston,	1,000	1,440 00	1,000 00
100	National Revere Bank, Boston,	10,000	13,050 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	17,000 00	10,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,785 00	3,400 00
25	Second National Bank, Boston,	2,500	4,912 00	2,500 00
105	Suffolk National Bank, Boston,	10,500	12,075 00	10,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	7,264 00	7,500 00
100	State National Bank, Boston, .	10,000	12,700 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	6,012 00	5,000 00
5	Nat'l Webster Bank, Boston, .	500	515 00	500 00
		\$264,600	\$325,843 00	\$264,480 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$21,500	\$22,920 00	\$21,500 00
Boston & Albany R.R. 6s, ...	5,000	5,400 00	5,000 00
Boston & Albany R.R. 7s, ...	11,000	11,275 00	11,000 00
Boston, Clinton & Fitchburg R.R. 5s,	2,000	2,280 00	2,000 00
Dexter & Piscataquis R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 7s, ...	3,000	3,180 00	3,000 00
Maine Central R.R. 6s, ...	6,000	6,870 00	6,000 00
Maine Central R.R. 7s, ...	20,000	23,500 00	20,000 00
Old Colony R.R. 7s, ...	23,000	25,560 00	23,000 00
Old Colony R.R. 6s, ...	3,000	3,255 00	3,000 00
Portland & Ogdensburg R.R. 6s, . .	13,000	14,820 00	13,000 00
	\$117,500	\$129,060 00	\$117,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,492 06	2½ per cent.	\$897,450 00	5 per cent.	\$317,899 00	6 per cent.
25,000 00	4½ “	3,000 00	5¼ “	200 00	6½ “
204,000 00	4¾ “	276,750 00	5½ “	1,650 00	7 “

Amount invested in real estate for banking purposes, ...	\$14,901 47
Estimated value of the same, ...	23,000 00
Assessed value of the same, ...	23,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,223 69
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	6,648 12
Assessed value of the same, ...	7,300 00
Net income received from same during year ending Oct. 31, 1890, . . .	233 19
Number of loans which are of an amount not exceeding \$3,000 each, . .	496
Aggregate amount of the same, ...	684,949 00
Total number of loans upon real estate, ...	574
Amount of investments from which no income is received, ...	3,880 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	113,588 99
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	35,444 00
year ending Oct. 31, 1890, ... } 2 per cent., {	37,110 32
Number of accounts opened during the year ending Oct. 31, 1890, . . .	1,813
Number of accounts closed during the year ending Oct. 31, 1890, . . .	1,091
Total number of open accounts Oct. 31, 1890, ...	8,240

Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	\$7,478 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	675,828 00
Number of same, ...	14,479
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	545,672 02
Number of same, ...	8,247
Date of examination by commissioner : May 9.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 18, 1890.

Personally appeared William B. Pigeon, Treasurer of the East Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW P. FISHER, *Notary Public*.

SUFFOLK, ss.

Nov. 18, 1890.

Personally appeared Geo. T. Sampson, President, and Rufus Cushman, Andrew M. Morton, James L. Walsh, John Thompson and George L. Thorndike, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ANDREW P. FISHER, *Notary Public*.

**EAST BRIDGEWATER SAVINGS BANK—EAST
BRIDGEWATER.**

Incorporated March 8, 1870. Present number of corporators, 42.

SAMUEL KEITH, *President.*

ISAAC N. NUTTER, *Treasurer.*

ISAAC N. NUTTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL KEITH,

F. S. STRONG,

GEO. M. KEITH,

R. C. KEITH,

AARON HOBART,

JOHN HOBART,

K. E. SHELDON.

Open for business every business day, except Wednesday, 9 A.M. to 12 M., 2 to 4 P.M.;
Wednesday and Saturday, 6.30 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,900 00	Deposits, ...	\$596,315 10
Bank stock as per schedule, .	69,708 55	Guaranty fund, .	16,738 01
Railroad bonds as per schedule, .	44,000 00	Interest account, .	13,781 52
Real estate (for banking purposes), ...	12,000 00	Suspense account, .	100 00
Loans on real estate, ...	324,907 95		
Loans on personal security, . .	168,224 40		
Loans on depositors' books, . .	150 00		
Deposit in bank, on interest, . .	3,131 37		
Expense account, ...	616 55		
Bank building account, ...	292 81		
Cash on hand, ...	2,003 00		
	\$626,934 63		\$626,934 63

Cash on Deposit in Bank : —

Tremont National Bank, Boston, ... \$3,131 37

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Woburn, Mass., 6s, . . .	\$2,000	\$2,100 00	\$1,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National City Bank, Boston, .	\$2,500	\$2,500 00	\$2,500 00
10	National Bank of the Common- wealth, Boston, ...	1,000	1,700 00	1,225 00
17	National Eagle Bank, Boston,	1,700	1,836 00	1,700 00
50	Fourth National Bank, Boston,	5,000	5,887 50	5,000 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,675 00	2,500 00
35	Globe National Bank, Boston,	3,500	3,500 00	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,220 00	1,250 00
23	N'l Hide & Leather B'k, Boston,	2,300	2,990 00	2,300 00
20	Market National Bank, Boston,	2,000	2,000 00	2,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,280 00	4,000 00
20	N'l B'k of No. America, Boston,	2,000	2,550 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	7,000 00	6,500 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,620 00	2,000 00
22	State National Bank, Boston, .	2,200	2,750 00	2,471 25
60	Third National Bank, Boston,	6,000	7,200 00	6,002 30
25	Traders' Nat'l Bank, Boston, .	2,500	2,650 00	2,500 00
50	Tremont Nat'l Bank, Boston, .	5,000	5,800 00	5,480 00
40	Nat'l Webster Bank, Boston, .	4,000	4,080 00	4,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,368 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	5,750 00	5,000 00
40	Home Nat'l Bank, Brockton, .	4,000	5,400 00	4,580 00
20	First N'l Bank, West Newton,	2,000	2,000 00	2,000 00
		\$66,400	\$77,756 50	\$69,708 55

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, ...	\$6,000	\$6,630 00	\$6,000 00
Eastern R.R. 6s, ...	5,000	6,200 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,440 00	4,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,250 00	5,000 00*
Vermont & Massachusetts R.R. 5s, .	5,000	5,450 00	5,000 00
Nashua & Rochester R.R. 5s, . . .	3,000	3,000 00	3,000 00
Fitchburg R.R. 5s, ...	11,000	11,790 00	11,000 00
Boston & Lowell R.R. 4s, ...	5,000	5,050 00	5,000 00
	\$44,000	\$47,810 00	\$44,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,131 37 43,899 40	2½ per cent. 5 “	\$108,000 00	5½ per cent.	\$341,382 95	6 per cent.

Amount invested in real estate for banking purposes, ...	\$12,000 00
Estimated value of same, ...	12,000 00
Assessed value of the same, ...	8,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 299	
Aggregate amount of the same, ...	283,782 35
Total number of loans upon real estate, ...	286
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	32,463 62
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2½ per cent., {	10,908 36 14,153 11
Number of accounts opened during the year ending Oct. 31, 1890, ...	197
Number of accounts closed during the year ending Oct. 31, 1890, ...	144
Total number of open accounts Oct. 31, 1890, ...	1,775
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	1,827 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	104,737 49
Number of same, ...	1,162
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	100,197 08
Number of same, ...	1,018
Date of examination by commissioner: June 3.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 17, 1890.

Personally appeared Isaac N. Nutter, Treasurer of the East Bridgewater Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT O. HARRIS, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 17, 1890.

Personally appeared Samuel Keith, President, and Geo. M. Keith, Aaron Hobart, B. W. Harris, John Hobart and Robert C. Keith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ROBERT O. HARRIS, *Justice of the Peace.*

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK— EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 34.

GEORGE STEVENS, *President.*

WILLIAM E. LLOYD, *Treasurer.*

WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOS. H. TYLER,

GEORGE STEVENS,

ANDREW J. GREEN,

JOHN C. BULLARD,

JAMES M. PRICE.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$137,916 67	Deposits, ...	\$1,608,463 34
Loan on bank stock, ...	2,800 00	Guaranty fund, ...	73,828 81
Railroad bonds as per schedule, ...	39,000 00	Interest account, ...	290 44
Real estate (for banking purposes), ...	3,000 00	Profit and loss account, ...	33,585 44
Real estate by foreclosure, ...	15,000 00		
Loans on real estate, ...	1,066,004 46		
Loans on personal security, ...	431,242 82		
Loans to counties, cities or towns (notes), ...	8,000 00		
Deposits in banks, on interest, ...	10,739 35		
Deposit in bank, not on interest, ...	2,000 00		
Expense account, ...	241 83		
Stock of East Cambridge Land Company, ...	1 00		
Cash on hand, ...	221 90		
	\$1,716,168 03		\$1,716,168 03

Cash on Deposit in Banks, amount in each:—

Lechmere National Bank, East Cambridge, ...	\$4,339 35
Cambridge National Bank, East Cambridge, ...	8,400 00

Loan on Bank Stock:—

On 30 shares Lechmere National Bank, East Cambridge, ...	\$2,800 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas National Bank Boston, .	\$7,000	\$987 00	\$700 00
54	Blackstone Nat'l B'k, Boston,	5,400	6,210 00	5,400 00
63	Boston National B'k, Boston, .	6,300	7,560 00	6,300 00
41	Bunker Hill Nat'l B'k, Boston,	4,100	8,282 00	4,100 00
67	N'l B'k of Commerce, Boston,	6,700	9,179 00	6,700 00
40	Nat'l Bank of the Common- wealth, Boston, ...	4,000	6,720 00	4,000 00
30	Continental Nat'l B'k, Boston,	3,000	3,840 00	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,620 00	1,200 00
16	Nat'l Exchange Bank, Boston,	1,600	2,128 00	1,600 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,860 00	2,000 00
50	First Ward N'l Bank, Boston,	5,000	5,200 00	4,000 00
21	Globe National Bank, Boston, .	2,100	2,163 00	2,100 00
115	N'l Hide & Leather B'k, Boston,	11,500	14,605 00	11,500 00
60	Howard National B'k, Boston,	6,000	6,600 00	6,000 00
5	Massachusetts N'l B'k, Boston,	500	550 00	500 00
50	Merchants' N'l Bank, Boston,	5,000	7,500 00	5,000 00
40	Metropolitan N'l B'k, Boston,	4,000	4,080 00	4,000 00
20	New England N'l B'k, Boston,	2,000	3,400 00	2,000 00
19	North National Bank, Boston,	1,900	2,736 00	1,900 00
5	N'l B'k of No. America, Boston,	500	645 00	500 00
10	N'l B'k of Redemption, Boston,	1,000	1,400 00	1,000 00
58	N'l B'k of the Republic, Boston,	5,800	9,976 00	5,800 00
38	Nat'l Revere Bank, Boston, .	3,800	4,940 00	3,800 00
183	Third National Bank, Boston,	18,300	21,594 00	18,300 00
76	Tremont Nat'l Bank, Boston, .	7,600	8,740 00	7,600 00
5	National Union Bank, Boston,	500	715 00	500 00
67	National Webster B'k, Boston,	6,700	7,169 00	6,700 00
26	City Nat'l Bank, Cambridge, .	2,600	4,160 00	2,600 00
24	Charles River National Bank, Cambridge, ...	2,400	3,480 00	2,400 00
51	Lechmere N'l B'k, Cambridge,	5,100	8,670 00	5,066 67
13	Newton Nat'l Bank, Newton,	1,300	1,300 00	1,300 00
11	Fall River N'l B'k, Fall River,	1,100	1,210 00	1,100 00
25	First National Bank, Malden, .	2,500	3,350 00	2,500 00
35	First Nat'l Bank, Marlborough,	3,500	3,850 00	2,850 00
30	Merchants' N'l B'k, Newbury- port, ...	600	750 00	600 00
33	Concord Nat'l Bank, Concord,	3,300	4,620 00	3,300 00
		\$139,600	\$182,789 00	\$137,916 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$8,500	\$10,540 00	\$4,000 00
Boston & Albany R.R. 7s, ...	15,000	16,500 00	15,000 00
Fitchburg R.R. 4½s, ...	20,000	20,200 00	20,000 00
	\$43,500	\$47,240 00	\$39,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,442 82	0 per cent.	\$110,000 00	4½ per cent.	\$169,400 00	5½ per cent.
10,739 35	2 “	150,000 00	4¾ “	408,255 46	6 “
8,000 00	3½ “	633,274 00	5 “	675 00	7 “
25,000 00	4¼ “				

Amount invested in real estate for banking purposes, ...	\$3,000 00
Estimated value of the same, ...	7,000 00
Assessed value of the same, ...	7,000 00
Net income received from same during year ending Oct. 31, 1890, ...	319 62
Value, by books, of other real estate, held or owned by foreclosure or otherwise, ...	15,000 00
Assessed value of the same, ...	20,700 00
Net income received from same during year ending Oct. 31, 1890, ...	600 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	456
Aggregate amount of the same, ...	556,987 46
Total number of loans upon real estate, ...	538
Amount of investments from which no income is received, ...	3,442 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	82,936 53
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend during the } 2 per ce , {	27,647 29
year ending Oct. 31, 1890, ... } 2½ per cent., {	35,458 05
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,559
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,156
Total number of open accounts Oct. 31, 1890, ...	6,641
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,589 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	472,416 21
Number of same, ...	11,932
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	398,818 98
Number of same, ...	6,320
Date of examination by commissioner: January 23.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 17, 1890.

Personally appeared William E. Lloyd, Treasurer of the East Cambridge Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE F. MORGAN, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 17, 1890.

Personally appeared George Stevens, President, and Jas. M. Price, John M. Sorley, Andrew J. Green, Frank H. Marshall, H. N. Hovey and John C. Bullard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE F. MORGAN, *Justice of the Peace.*

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 28.

JOHN MAYHER, *President.*

SAMUEL T. SEELYE, *Treasurer.*

O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN MAYHER,

F. C. GREENE,

GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$6,000 00	Deposits, ...	\$576,162 01
Bank stock as per schedule, . .	189,382 95	Guaranty fund, . .	28,850 00
Loans on bank stock, ...	1,700 00	Interest account, . .	800 36
Railroad bonds as per schedule, .	5,000 00	Profit and loss account, ...	438 28
Loans on real estate, ...	259,740 00		
Loans on personal security, . .	74,138 33		
Loans to counties, cities or towns (notes), ...	15,000 00		
Loans on depositors' books, . .	1,000 00		
Deposits in banks, on interest, .	40,000 00		
Deposit in bank, not on interest, .	13,483 22		
Expense account, ...	806 15		
	<u>\$606,250 65</u>		<u>\$606,250 65</u>

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton, ...	\$10,000 00
Holyoke National Bank, Holyoke, ...	10,000 00
First National Bank, Adams, ...	10,000 00
First National Bank, Easthampton, ...	23,483 22

Loans on Bank Stock, amount on each :—

On 3 shares First National Bank, Easthampton, ...	\$300 00
On 14 shares Hampshire County National Bank, Northampton, ...	1,400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s, .	\$6,000	\$6,720 00	\$6,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams, .	\$10,000	\$15,000 00	\$14,100 00
100	Berkshire N'l B'k, No. Adams, .	10,000	10,200 00	10,000 00
22	Blackstone N'l Bank, Boston, .	2,200	2,500 00	2,200 00
7	N'l B'k of Commerce, Boston, .	700	840 00	700 00
100	N'l B'k of the Commonwealth, Boston, ...	10,000	16,700 00	10,000 00
20	North National Bank, Boston, .	2,000	2,600 00	2,000 00
50	Second National Bank, Boston, .	5,000	7,500 00	6,657 50
25	State National Bank, Boston, .	2,500	3,181 00	3,181 25
154	First N'l Bank, Easthampton, .	15,400	21,560 00	15,400 00
100	Holyoke Nat'l Bank, Holyoke, .	10,000	16,000 00	10,000 00
44	First National Bank, Lynn, . .	4,400	5,720 00	4,400 00
102	First N'l Bank, Northampton, .	10,200	13,000 00	10,200 00
100	Northampton National Bank, Northampton, ...	10,000	17,500 00	11,314 00
50	Hampshire County N'l Bank, Northampton, ...	5,000	6,250 00	5,800 00
100	Pittsfield N'l Bank, Pittsfield, .	10,000	16,494 00	16,494 20
37	Chicopee N'l B'k, Springfield, .	3,700	5,920 00	5,725 00
31	Chapin N'l Bank, Springfield, .	3,100	4,918 00	4,918 00
100	First Nat'l Bank, Springfield, .	10,000	10,951 00	14,951 00
100	Agawam N'l B'k, Springfield, .	10,000	11,837 00	11,837 00
29	John Hancock N'l B'k, Spring- field, ...	2,900	3,625 00	3,625 00
50	Second N'l Bank, Springfield, .	5,000	8,000 00	8,000 00
30	Housatonic Nat'l Bank, Stock- bridge, ...	3,000	4,800 00	5,880 00
50	First National Bank, Westfield, .	5,000	7,000 00	7,000 00
50	First N'l Bank, West Newton, .	5,000	5,200 00	5,000 00
		\$155,100	\$217,296 00	\$189,382 95

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$1,000	\$1,100 00	\$1,000 00
Old Colony R.R. 4s, ...	3,000	3,270 00	3,000 00
Boston & Lowell R.R. 7s, ...	1,000	1,130 00	1,000 00
	\$5,000	\$5,500 00	\$5,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,000 00	4 per cent.	\$3,200 00	5½ per cent.	\$92,933 33	6 per cent.
15,000 00	4½ “	82,765 00	5½ “	1,720 00	6½ “
154,160 00	5 “	1,800 00	5¾ “		

Number of loans which are of an amount not exceeding \$3,000 each, . 214
 Aggregate amount of the same, ... \$185,192 52
 Total number of loans upon real estate, ... 211
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 27,955 76
 Times for the dividends fixed by the by-laws: January 23 and July 23.
 Rate and amount of each semi-annual dividend during the } 2¼ per cent., { 10,619 39
 year ending Oct. 31, 1890, ... } 2½ per cent., { 11,228 20
 Number of accounts opened during the year ending Oct. 31, 1890, . 335
 Number of accounts closed during the year ending Oct. 31, 1890, . 218
 Total number of open accounts Oct. 31, 1890, ... 1,825
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 2,422 08
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1890, ... 139,952 87
 Number of same, ... 1,806
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1890, ... 80,540 94
 Number of same, ... 1,093
 Date of examination by commissioner: July 21.

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 1, 1890.

Personally appeared Samuel T. Seelye, Treasurer of the Easthampton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public.*

HAMPSHIRE, SS.

Nov. 1, 1890.

Personally appeared John Mayher, President, and F. C. Greene, J. W. Wilson, G. H. Newman, J. W. Green, Jr., and G. H. Leonard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. H. JOHNSON, *Notary Public.*

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 43.

ZECHARIAH L. BICKNELL, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

Z. L. BICKNELL,

N. D. CANTERBURY,

H. F. BICKNELL,

CHAS. H. PRATT,

E. G. BATES,

JOHN W. BATES,

JOHN P. BURRELL,

JOSEPH A. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturday, 2 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$72,000 00	Deposits, ...	\$422,756 10
Bank stock as per schedule, .	12,300 00	Guaranty fund, .	17,483 00
Railroad bonds as per schedule, .	59,000 00	Profit and loss account, ...	5,123 69
Loans on real estate, ...	292,880 14		
Loans on personal security, . .	3,325 00		
Deposit in bank, on interest, .	4,534 76		
Expense account, ...	123 75		
Cash on hand, ...	1,199 14		
	<u>\$445,362 79</u>		<u>\$445,362 79</u>

Cash on Deposit in Bank :—

Manufacturers' National Bank, Boston, ... \$4,534 76

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$10,000	\$10,200 00	\$10,000 00
of Brockton, Mass, 4s, ...	10,000	10,300 00	10,000 00
of Charlestown, Mass, 6s, ...	2,000	2,050 00	2,000 00
of Cleveland, Ohio, 5s, ...	3,000	3,330 00	3,000 00
of Dayton, Ohio, 4s, ...	3,000	3,000 00	3,000 00
of Detroit, Mich, 7s, ...	2,000	2,640 00	2,000 00
of Detroit, Mich., 6s, ...	1,000	1,250 00	1,000 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, ...	\$4,000	\$5,280 00	\$4,000 00
City of Fall River, Mass., 6s, . . .	2,000	2,580 00	2,000 00
of Grand Rapids, Mich., 8s, . . .	4,000	4,860 00	4,000 00
of Lynn, Mass., 5s, ...	1,000	1,185 00	1,000 00
of Newton, Mass., 6s, ...	2,000	2,520 00	2,000 00
of Portland, Me., 6s, ...	3,000	3,690 00	3,000 00*
of Providence, R. I., 5s, ...	2,000	2,340 00	2,000 00
Town of South Abington, Mass., 4s,	5,000	5,150 00	5,000 00
City of Springfield, Mass., 6s, . . .	1,000	1,260 00	1,000 00
of Springfield, Mass., 7s, ...	1,000	1,330 00	1,000 00
Town of Turner's Falls, Mass., 4s, .	5,000	5,000 00	5,000 00
of Weymouth, Mass., 4s, ...	11,000	11,330 00	11,000 00
	\$72,000	\$79,295 00	\$72,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, . .	\$1,000	\$1,350 00	\$1,000 00
35	Columbian Nat'l B'k, Boston,	3,500	4,200 00	3,500 00
78	Union Nat'l Bank, Weymouth,	7,800	8,892 00	7,800 00
		\$12,300	\$14,442 00	\$12,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$14,000	\$16,240 00	\$14,000 00
Boston & Lowell R.R. 5s, ...	3,000	3,240 00	3,000 00
Boston & Lowell R.R. 6s, ...	3,000	3,315 00	3,000 00
Boston & Maine R.R. 7s, ...	3,000	3,240 00	3,000 00
Fitchburg R.R. 4s, ...	5,000	4,800 00	5,000 00
Lowell & Lawrence R.R. 6s, ...	1,000	1,110 00	1,000 00
Maine Central R.R. 7s, ...	7,000	8,260 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,260 00	1,000 00
Old Colony R.R. 6s, ...	7,000	7,875 00	7,000 00
Old Colony R.R. 4½s, ...	5,000	5,325 00	5,000 00
Portland & Ogdensburg R.R. 6s, . .	8,000	9,200 00	8,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,180 00	2,000 00
	\$59,000	\$66,045 00	\$59,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,534 76	3 per cent.	\$249,771 25	6 per cent.	\$15,868 89	7 per cent.
8,000 00	5 "	15,640 00	6½ "	1,825 00	8 "
5,100 00	5½ "				

Number of loans which are of an amount not exceeding \$3,000 each, 255
 Aggregate amount of the same, ... \$233,298 11
 Total number of loans upon real estate, ... 269
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 24,782 19
 Times for the dividends fixed by the by-laws: April 1 and October 1.
 Rate and amount of each semi-annual dividend during the } 2¼ per cent., { 8,607 53
 year ending Oct. 31, 1890, ... } 2½ per cent., { 8,705 60
 Number of accounts opened during the year ending Oct. 31, 1890, . 272
 Number of accounts closed during the year ending Oct. 31, 1890, . 171
 Total number of open accounts Oct. 31, 1890, ... 1,530
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 1,488 39
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1890, ... 91,224 57
 Number of same, ... 1,478
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1890, ... 85,581 78
 Number of same, ... 882
 Date of examination by commissioner: August 1.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

WEYMOUTH, Nov. 11, 1890.

Personally appeared John A. Raymond, Treasurer of the East Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN W. BATES, *Justice of the Peace.*

NORFOLK, ss.

WEYMOUTH, Nov. 11, 1890.

Personally appeared Zechariah L. Bicknell, President, and John P. Burrell, Edmund G. Bates, N. D. Canterbury, Joseph A. Cushing and C. H. Pratt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN W. BATES, *Justice of the Peace.*

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 59.

JOHN CARR, *President.* FRANK E. GRANGER, *Treasurer.*
JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CARR, WM. S. LELAND,
IVORY HARMON, GORHAM ROGERS,
SAM'L B. HOPKINS, GREENLEAF C. GEORGE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$278,100 00	Deposits, . . .	\$2,632,445 08
Loans on public funds, . .	28,500 00	Guaranty fund, . .	61,286 23
Bank stock as per schedule, .	57,200 00	Interest account, .	2,994 39
Loans on bank stock, . .	2,400 00	Profit and loss ac-	
Railroad bonds as per schedule,	253,500 00	count, . . .	9,302 85
Loans on railroad bonds, . .	45,000 00	Tax account, . . .	3,700 00
Loans on real estate, . . .	1,207,711 70		
Loans on personal security, .	797,000 00		
Deposit in bank on interest, .	37,703 28		
Expense account, . . .	891 34		
Suspense account, . . .	514 16		
Short and surplus account, .	108 29		
Cash on hand, . . .	1,099 78		
	\$2,709,728 55		\$2,709,728 55

Cash on Deposit in Bank : —

People's National Bank, Boston, ... \$37,703 28

Loans on Public Funds, amount on each : —

On \$15,000 City of Danbury, Conn., 4s, ... } \$20,000 00
On \$7,000 Town of Winchester, Mass., 4s, ... }
On \$5,000 City of Cambridge, Mass., 4s, ... 5,000 00
On \$3,300 United States 4s, ... }
On \$500 United States 4½s, ... } 3,500 00

Loans on Bank Stock, amount on each : —

On 10 shares National Exchange Bank, Boston, ...	\$1,000 00
On 10 shares People's National Bank, Boston, ...	1,000 00
On 7 shares People's National Bank, Boston, ...	400 00

Loans on Railroad Bonds, amount on each : —

On \$25,000 Old Colony R.R. 4s, ...	\$25,000 00
On \$21,000 Concord & Montreal R.R. 4s, ...	20,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, ...	\$4,000	\$4,840 00	\$4,000 00
of Boston, Mass., 6s, ...	35,000	38,400 00	35,000 00
of Boston, Mass., 5s, ...	25,000	29,000 00	25,000 00
of Boston, Mass., 4s, ...	42,600	43,452 00	42,600 00
Town of Brookline, Mass., 7s, ...	4,000	4,800 00	4,000 00
City of Chelsea, Mass., 6s, ...	15,000	16,100 00	15,000 00
of Dover, N. H., 6s, ...	5,900	6,136 00	5,900 00
of Fall River, Mass., 6s, ...	10,000	12,600 00	10,000 00
of Lawrence, Mass., 6s, ...	15,000	16,000 00	15,000 00
of Lynn, Mass., 5s, ...	10,000	11,450 00	10,000 00
of Manchester, N. H., 6s, ...	10,000	10,700 00	10,000 00
Town of Marlborough, Mass., 4s, ...	9,000	9,270 00	9,000 00
City of Portsmouth, N. H., 6s, ...	10,000	10,400 00	10,000 00*
of Providence, R. I., 5s, ...	20,000	22,000 00	20,000 00
of Providence, R. I., 4½s, ...	5,000	5,300 00	5,000 00
of Springfield, Mass., 6s, ...	20,000	24,800 00	20,000 00
of Taunton, Mass., 6s, ...	10,000	11,100 00	10,000 00
of Taunton, Mass., 5s, ...	10,000	10,500 00	10,000 00
of Woburn, Mass., 6s, ...	8,000	8,480 00	8,000 00
District of Columbia 5s, ...	7,000	7,630 00	7,000 00
State of New Hampshire 6s, ...	2,600	3,354 00	2,600 00
	\$278,100	\$306,312 00	\$278,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, ...	\$1,000	\$1,412 50	\$1,000 00
70	Atlas National Bank, Boston, ...	7,000	8,120 00	7,000 00
20	Columbian N'l Bank, Boston, ...	2,000	2,375 00	2,000 00
50	Continental N'l Bank, Boston, ...	5,000	6,350 00	5,000 00
10	Eliot National Bank, Boston, ...	1,000	1,340 00	1,000 00
13	Howard Nat'l Bank, Boston, ...	1,300	1,456 00	1,300 00
30	Market National Bank, Boston, ...	3,000	3,000 00	3,000 00
30	Merchants' N'l Bank, Boston, ...	3,000	4,492 50	3,000 00
61	Mt. Vernon N'l Bank, Boston, ...	6,100	8,235 00	6,100 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	\$1,000	\$1,270 00	\$1,000 00
20	N'l B'k of Redemption, Boston,	2,000	2,815 00	2,000 00
10	National Eagle Bank, Boston,	1,000	1,080 00	1,000 00
10	Naumkeag N'l Bank, Salem, .	1,000	1,500 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	29,070 00	17,100 00
43	Shawmut Nat'l Bank, Boston,	4,300	5,633 00	4,300 00
14	State National Bank, Boston, .	1,400	1,757 00	1,400 00
		\$57,200	\$79,906 00	\$57,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$10,000	\$10,250 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	11,000	12,760 00	11,000 00
Boston & Lowell R.R. 7s, ...	9,000	9,270 00	9,000 00
Boston & Lowell R.R. 6s, ...	3,000	3,300 00	3,000 00
Boston & Maine R.R. 7s, ...	23,000	24,150 00	23,000 00
Boston & Providence R.R. 7s, . . .	1,000	1,070 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	20,000	21,200 00	20,000 00
Fitchburg R.R. 5s, ...	5,000	5,300 00	5,000 00
Fitchburg R.R. 4½s, ...	25,000	25,250 00	25,000 00
Newport & Richford R.R. 5s, . . .	22,000	23,100 00	22,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	25,000	26,250 00	25,000 00
Old Colony R.R. 6s, ...	6,000	6,510 00	6,000 00
Old Colony R.R. 4s, ...	10,000	10,600 00	10,000 00
Portland & Ogdensburg R.R. 6s, . .	16,500	18,975 00	16,500 00
Salem & Lowell R.R. 6s, ...	20,000	22,600 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	37,000	40,330 00	37,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,000 00	10,000 00
	\$253,500	\$270,915 00	\$253,500 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$37,703 28	2½ per cent.	\$224,200 00	4¾ per cent.	\$16,200 00	6 per cent.
252,100 00	4 " "	57,500 00	4¾ " "	1,300 00	6½ " "
112,750 00	4½ " "	473,311 70	5 " "	1,300 00	7 " "
858,900 00	4½ " "	6,500 00	5½ " "	1,550 00	8 " "
75,000 00	4½ " "				

Number of loans which are of an amount not exceeding \$3,000 each, .	122	
Aggregate amount of the same, ...		\$208,311 70
Total number of loans upon real estate, ...	237	
Amount of investments from which no income is received, ...		514 16
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		121,629 72
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		46,030 57
year ending Oct. 31, 1890, ... } 2 per cent., {		48,267 90
Number of accounts opened during the year ending Oct. 31, 1890, .	1,347	
Number of accounts closed during the year ending Oct. 31, 1890, .	816	
Total number of open accounts Oct. 31, 1890, ...	9,128	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		6,912 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		699,117 26
Number of same, ...	10,456	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		560,728 86
Number of same, ...	6,594	
Date of examination by commissioner: January 16.		

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

BOSTON, Nov. 17, 1890.

Personally appeared Frank E. Granger, Treasurer of the Eliot Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH GODDARD, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 20, 1890.

Personally appeared John Carr, President, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

ALONZO P. WEEKS, *Justice of the Peace.*

SUFFOLK, ss.

BOSTON, Nov. 18, 1890.

Personally appeared Wm. S. Leland, F. O. White, S. B. Hopkins, Ivory Harmon and Timothy Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH GODDARD, *Justice of the Peace.*

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 32.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH SHATTUCK,

JAMES H. KIDDER,

SAMUEL WHITE,

GEORGE E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$516,000 00	Deposits, ...	\$5,789,655 96
Bank stock as per schedule, .	329,300 00	Guaranty fund, ...	213,000 00
Loans on bank stock, ...	14,600 00	Profit and loss account, ...	200,630 52
Railroad bonds as per schedule, .	575,000 00		
Loans on railroad bonds, ...	3,600 00		
Railroad notes, ...	100,000 00		
Real estate (for banking purposes), ...	5,000 00		
Loans on real estate, ...	2,733,773 00		
Loans on personal security, ...	1,772,750 00		
Loans to counties, cities or towns (notes), ...	88,600 00		
Loans on depositors' books, ...	200 00		
Deposits in banks, on interest, ...	35,710 71		
Cash on hand, ...	28,752 77		
	\$6,203,286 48		\$6,203,286 48

Cash on Deposit in Banks, amount in each :—

National Hide & Leather Bank, Boston, ...	\$19,593 61
Winthrop National Bank, Boston, ...	16,117 10

Loans on Bank Stock, amount on each :—

On 13 shares Andover National Bank, Andover, ...	\$1,300 00
On 10 shares Arlington National Bank, Lawrence, ...	500 00
On 108 shares Bay State National Bank, Lawrence, ...	8,100 00
On 40 shares Merchants' National Bank, Lawrence, ...	3,200 00
On 6 shares National Pemberton Bank, Lawrence, ...	600 00
On 10 shares Pacific National Bank, Lawrence, ...	900 00

Loans on Railroad Bonds, amount on each :—

On \$2,000 Boston & Lowell R.R. bonds, ...	\$1,600 00
On \$2,000 Boston & Maine R.R. bonds, ...	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$200,000	\$208,000 00	\$200,000 00
of Fall River, Mass., 6s, . . .	25,000	30,000 00	25,000 00
of Lawrence, Mass., 4s, . . .	96,000	99,500 00	96,000 00
of Lawrence, Mass., 6s, . . .	38,000	42,000 00	38,000 00
of Lynn, Mass., 6s, . . .	50,000	55,000 00	50,000 00
of Newton, Mass., 5s, . . .	16,000	18,500 00	16,000 00
of Rockland, Me., 6s, . . .	14,000	14,000 00	14,000 00*
District of Columbia 6s, . . .	77,000	78,000 00	77,000 00
	\$516,000	\$545,000 00	\$516,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	\$13,000	\$15,000 00	\$13,000 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,640 00	4,000 00
300	Bay State Nat'l B'k, Lawrence,	22,500	29,000 00	22,500 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,120 00	1,000 00
30	Boston Nat'l Bank, Boston, .	3,000	3,570 00	3,000 00
40	Nat'l Bank of the Common- wealth, Boston, . . .	4,000	6,800 00	4,000 00
75	N'l B'k of Commerce, Boston,	7,500	10,275 00	7,500 00
20	Continental Nat'l B'k, Boston,	2,000	2,540 00	2,000 00
130	National City Bank, Boston, .	13,000	13,000 00	13,000 00
80	Eliot National Bank, Boston, .	8,000	10,720 00	8,000 00
100	Everett Nat'l Bank, Boston, .	10,000	11,000 00	10,000 00
47	Globe National Bank, Boston,	4,700	4,700 00	4,700 00
232	Howard Nat'l Bank, Boston, .	23,200	25,984 00	23,200 00
100	N'l Hide & Leather B'k, Boston,	10,000	13,000 00	10,000 00
300	Lawrence N'l B'k, Lawrence,	30,000	37,500 00	30,000 00
25	Lincoln Nat'l Bank, Boston, .	2,500	2,925 00	2,500 00
40	Massachusetts N'l B'k, Boston,	4,000	4,280 00	4,000 00
51	Maverick Nat'l Bank, Boston,	5,100	12,750 00	5,100 00
200	Merchants' Nat'l Bank, Boston,	20,000	30,400 00	20,000 00
46	Mt. Vernon N'l B'k, Boston, .	4,600	6,348 00	4,600 00
150	N'l B'k of No. America, Boston,	15,000	19,050 00	15,000 00
100	North National Bank, Boston,	10,000	14,300 00	10,000 00
225	Nat'l Revere Bank, Boston, .	22,500	29,250 00	22,500 00
250	N'l B'k of the Republic, Boston,	25,000	41,500 00	25,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,537 00	2,700 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,200 00	10,000 00
100	State National Bank, Boston, .	10,000	12,500 00	10,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
60	Traders' Nat'l Bank, Boston, .	6,000	6,240 00	6,000 00
10	Nat'l Union Bank, Boston, .	1,000	1,430 00	1,000 00
250	Nat'l Webster Bank, Boston, .	25,000	25,500 00	25,000 00
		\$329,300	\$422,659 00	\$329,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$200,000	\$214,000 00	\$200,000 00
Worcester, Nashua & Rochester R.R. 4s, ...	20,000	21,000 00	20,000 00
Boston & Lowell R.R. 7s, ...	50,000	52,000 00	50,000 00
Boston & Lowell R.R. 4½s, ...	50,000	53,000 00	50,000 00
Boston & Lowell R.R. 4s, ...	50,000	51,500 00	50,000 00
Fitchburg R.R. 5s, ...	105,000	115,300 00	105,000 00
Concord & Montreal R.R. 4s, ...	100,000	103,000 00	100,000 00
	\$575,000	\$609,800 00	\$575,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,593 61	2½ per cent.	\$197,600 00	4 per cent.	\$2,966,950 00	5 per cent.
16,117 10	3 " "	439,002 00	4½ " "	245,500 00	5½ " "
40,000 00	3¾ " "	67,500 00	4¾ " "	756,971 00	6 " "

Amount invested in real estate for banking purposes, ...	\$5,000 00
Estimated value of the same, ...	30,000 00
Assessed value of the same, ...	30,000 00
Net income received from same during year ending Oct. 31, 1890, ...	1,769 91
Number of loans which are of an amount not exceeding \$3,000 each, ...	527
Aggregate amount of the same, ...	470,571 00
Total number of loans upon real estate, ...	691
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	317,372 67
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	107,119 96
year ending Oct. 31, 1890, ... } 2½ per cent., {	135,502 84
Number of accounts opened during the year ending Oct. 31, 1890, ...	3,435
Number of accounts closed during the year ending Oct. 31, 1890, ...	2,873
Total number of open accounts Oct. 31, 1890, ...	16,992
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	11,418 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	1,225,848 24
Number of same, ...	22,005
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	1,228,112 96
Number of same, ...	11,840
Date of examination by commissioner: April 29.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Oct. 31, 1890.

Personally appeared James H. Eaton, Treasurer of the Essex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERBERT W. FIELD, *Justice of the Peace.*

ESSEX, ss.

Oct. 31, 1890.

Personally appeared Joseph Shattuck, President, and J. H. Kidder, W. E. Parker, Charles U. Bell, J. R. Simpson and H. M. Whitney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT W. FIELD, *Justice of the Peace.*

EVERETT SAVINGS BANK — EVERETT.

Incorporated March 1, 1889. Present number of corporators, 25.

WILMOT R. EVANS, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILMOT R. EVANS,

ISAAC T. WINCHESTER,

WOODBURY A. HAM,

NATHANIEL J. MEARS,

SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; and Saturday, 7.30 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate, ...	\$16,475 00	Deposits, ...	\$26,642 37
Loans on personal security, . .	4,000 00	Guaranty fund, . .	50 00
Loans to counties, cities or towns		Interest account, . .	36 67
(notes), ...	4,000 00	Profit and loss ac-	
Deposits in banks, on interest, .	2,367 65	count, ...	76 86
Deposit in bank, not on interest, .	641 69	Due on account of	
Cash on hand, ...	21 56	mortgages, ...	700 00
	<u>\$27,505 90</u>		<u>\$27,505 90</u>

Cash on Deposit in Banks, amount in each : —

Winthrop National Bank, Boston, ...	\$1,298 65
First National Bank, Chelsea, ...	641 69
Winnisimmet National Bank, Chelsea, ...	1,069 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,367 65	2½ per cent.	\$4,300 00	5 per cent.	\$14,575 00	6 per cent.
4,000 00	4 " "	1,600 00	5½ " "		

Number of loans which are of an amount not exceeding \$3,000 each,	18	
Aggregate amount of the same,		\$20,475 00
Total number of loans upon real estate,	16	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		615 60
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent.,	315 04
Number of accounts opened during the year ending Oct. 31, 1890,	177	
Number of accounts closed during the year ending Oct. 31, 1890,	17	
Total number of open accounts Oct. 31, 1890,	367	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		160 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		36,443 33
Number of same,	769	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		22,320 00
Number of same,	211	
Date of examination by commissioner: May 21.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

EVERETT, Nov. 1, 1890.

Personally appeared Samuel P. Cannell, Treasurer of the Everett Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH H. CANNELL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 1, 1890.

Personally appeared Wilmot R. Evans, President, and Geo. S. Marshall, Isaac T. Winchester, Daniel B. Fessenden, Dudley P. Bailey and Woodbury A. Ham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALONZO H. EVANS, *Justice of the Peace.*

FAIRHAVEN INSTITUTION FOR SAVINGS — FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 36.

GEORGE H. TABER, *President.*

CHAS. H. MORTON, *Treasurer.*

CHAS. H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE H. TABER,

WALTER P. WINSOR,

CYRUS D. HUNT,

LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$20,500 00	Deposits, ...	\$441,828 46
Bank stock as per schedule, .	114,870 00	Guaranty fund, . .	17,541 00
Loan on bank stock, ...	600 00	Interest account, .	219 50
Real estate (for banking purposes), ...	4,847 45	Profit and loss account, ...	3,281 91
Real estate by foreclosure, . .	18,990 80		
Loans on real estate, ...	172,564 79		
Loans on personal security, . .	110,942 00		
Deposit in bank, on interest, .	10,550 97		
Deposit in bank, not on interest, .	4,000 00		
Expense account, ...	59 68		
Stock of Sea View Hotel and Wharf Co.,*	4,903 96		
Cash on hand, ...	41 22		
	<u>\$462,870 87</u>		<u>\$462,870 87</u>

* Taken to secure indebtedness.

Cash on Deposit in Bank :—

National Bank of Fairhaven, Fairhaven, ... \$14,550 97

Loan on Bank Stock :—

On 10 shares National Bank of Fairhaven, Fairhaven, ... \$600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, ...	\$5,000	\$5,200 00	\$5,000 00*
of Belfast, Me., 6s, ...	6,500	7,085 00	6,500 00*
Town of Fairhaven, Mass., 7s, .	9,000	10,600 00	9,000 00
	\$20,500	\$22,885 00	\$20,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
158	Nat'l Bank of Fairhaven, Fair- haven, ...	\$12,640	\$12,640 00	\$12,640 00
68	Merchants' N'l B'k, New Bed- ford, ...	6,800	12,036 00	10,880 00
90	First N'l Bank, New Bedford,	9,000	13,500 00	12,150 00
80	Citizens' N'l Bank, New Bed- ford, ...	8,000	11,200 00	10,400 00
40	N'l Bank of Commerce, New Bedford, ...	4,000	4,080 00	4,800 00
90	N'l B'k of Commerce, Boston,	9,000	12,260 00	10,350 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	6,500 00
60	N'l B'k of the Republic, Boston,	6,000	9,990 00	7,740 00
30	State National Bank, Boston, .	3,000	3,765 00	3,450 00
40	North National Bank, Boston,	4,000	5,760 00	5,160 00
50	Howard Nat'l Bank, Boston, .	5,000	5,612 00	5,500 00
80	N'l B'k of No. America, Boston,	8,000	10,200 00	8,000 00
50	Continental N'l Bank, Boston,	5,000	6,362 00	5,300 00
100	Boston Nat'l Bank, Boston, .	10,000	11,975 00	12,000 00
		\$95,440	\$126,080 00	\$114,870 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,550 97	2½ per cent.	\$12,456 00	5¾ per cent.	\$1,225 00	6½ per cent.
73,500 00	5 " "	135,882 36	6 " "	4,495 55	7 " "
56,547 88	5½ " "				

Amount invested in real estate for banking purposes, ...	\$4,847 45
Estimated value of the same, ...	4,847 45
Assessed value of the same, ...	3,572 00
Net income received from same during year ending Oct. 31, 1890, . . .	50 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	18,990 80
Assessed value of the same, ...	4,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	9 29
Number of loans which are of an amount not exceeding \$3,000 each, 136	
Aggregate amount of the same, ...	116,293 79
Total number of loans upon real estate, ... 138	
Amount of investments from which no income is received, ...	5,253 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	21,702 23
Times for the dividends fixed by the by-laws: last Monday in April and October:	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	8,113 38
year ending Oct. 31, 1890, ... } 2 per cent., {	8,378 45
Number of accounts opened during the year ending Oct. 31, 1890, 109	
Number of accounts closed during the year ending Oct. 31, 1890, 81	
Total number of open accounts Oct. 31, 1890, ... 820	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,238 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	67,332 97
Number of same, ... 374	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	61,065 29
Number of same, ... 404	
Date of examination by commissioner: September 25.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 8, 1890.

Personally appeared Chas. H. Morton, Treasurer of the Fairhaven Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, F. D. P. TAPPAN, *Justice of the Peace.*

BRISTOL, ss.

Nov. 8, 1890.

Personally appeared Geo. H. Taber, President, and Reuben Nye, C. D. Hunt, L. S. Judd, J. W. L. Hillman and Levi M. Snow, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, F. D. P. TAPPAN, *Justice of the Peace.*

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 128.

CRAWFORD E. LINDSEY, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GUILFORD H. HATHAWAY,

HENRY C. HAWKINS,

JAMES C. EDDY,

ROBERT HENRY,

ROBERT C. BROWN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$883,400 00	Deposits, ...	\$5,621,930 09
Bank stock as per schedule, .	719,800 00	Guaranty fund, .	184,100 00
Loans on bank stock, ...	20,000 00	Interest account, .	42,438 35
Railroad bonds as per schedule,	388,000 00	Profit and loss account, ...	650 27
Real estate (for banking purposes), ...	46,000 00	Suspense account, .	28,951 75
Real estate by foreclosure, . .	8,387 00		
Loans on real estate, ...	2,323,623 75		
Loans on personal security, . .	1,477,698 57		
Loans to counties, cities or towns (notes), ...	2,000 00		
Loans on depositors' books, . .	400 00		
Deposits in banks, on interest, .	6,294 29		
Expense account, ...	952 13		
Cash on hand, ...	1,514 72		
	<u>\$5,878,070 46</u>		<u>\$5,878,070 46</u>

Cash on Deposit in Banks, amount in each :—

Metacomet National Bank, Fall River, ...	\$4,646 41
National Bank of Redemption, Boston, ...	1,647 88

Loans on Bank Stock, amount on each :—

On 151 shares Metropolitan National Bank, Boston, ...	\$12,000 00
On 50 shares Commercial National Bank, Boston, ...	} 8,000 00
On 28 shares Metropolitan National Bank, Boston, ...	
On 25 shares First National Bank, Clinton, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Bristol, Mass., 3½s, . . .	\$40,000	\$40,000 00	\$40,000 00
of Bristol, Mass., 4½s, . . .	20,000	20,000 00	20,000 00
of Essex, Mass., 3½s, . . .	50,000	50,000 00	50,000 00
of Hampden, Mass., 3s, . . .	10,000	9,420 00	10,000 00
Town of Belmont, Mass., 4s, . . .	39,250	39,250 00	39,250 00
City of Boston, Mass., 5s, . . .	100,000	118,250 00	100,000 00
of Boston, Mass., 4s, . . .	200,000	218,000 00	200,000 00
of Cambridge, Mass., 4s, . . .	80,000	82,400 00	80,000 00
of Cambridge, Mass., 3½s, . . .	61,000	61,000 00	61,000 00
of Fall River, Mass., 6s, . . .	40,000	48,640 00	40,000 00
of Fall River, Mass., 5s, . . .	27,000	30,000 00	27,000 00
of Fall River, Mass., 4s, . . .	46,000	46,590 00	46,000 00
Town of Freetown, Mass., 4½s, . . .	3,150	3,150 00	3,150 00
City of Gloucester, Mass., 4s, . . .	40,000	40,400 00	40,000 00
Town of Hyde Park, Mass., 4s, . . .	3,000	3,000 00	3,000 00
City of Lynn, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Nashua, N. H., 4s, . . .	12,000	12,000 00	12,000 00
of New Bedford, Mass., 3½s, . . .	30,000	30,000 00	30,000 00
of Waltham, Mass., 4s, . . .	72,000	72,840 00	72,000 00
	\$883,400	\$935,340 00	833,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	N'l B'k of Commerce, Boston,	\$20,000	\$27,400 00	\$20,000 00
150	Eliot National Bank, Boston, .	15,000	20,100 00	15,000 00
400	Faneuil Hall, N'l B'k, Boston,	40,000	57,200 00	40,000 00
330	First National Bank, Boston, .	33,000	83,820 00	72,600 00
250	N'l Hide & Leather B'k, Boston,	25,000	32,500 00	25,000 00
300	Howard Nat'l Bank, Boston, .	30,000	33,600 00	30,000 00
160	Merchants' Nat'l Bank, Boston,	16,000	24,320 00	16,000 00
400	N'l B'k of No. America, Boston,	40,000	50,800 00	40,000 00
107	N'l B'k of Redemption, Boston,	10,700	14,980 00	10,700 00
300	National Revere Bank, Boston,	30,000	39,000 00	30,000 00
232	Second National Bank, Boston,	23,200	45,472 00	34,800 00
200	Washington N'l Bank, Boston,	20,000	24,800 00	20,000 00
420	Nat'l Bank of Commerce, New Bedford, . . .	42,000	42,000 00	42,000 00
500	First Nat'l B'k, New Bedford,	50,000	75,000 00	50,000 00
220	Merchants' National B'k, New Bedford, . . .	22,000	41,800 00	29,700 00
715	Fall River N'l B'k, Fall River,	71,500	78,650 00	71,500 00
432	Massasoit N'l B'k, Fall River,	43,200	75,600 00	54,000 00
935	Metacomet N'l B'k, Fall River,	93,500	121,550 00	93,500 00
150	Second Nat'l Bank, Fall River,	15,000	22,500 00	15,000 00
100	First National Bank, Chelsea,	10,000	12,500 00	10,000 00
		\$650,100	\$923,592 00	\$719,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, ...	\$100,000	\$107,000 00	\$100,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s, ...	26,000	29,380 00	26,000 00
Boston & Lowell R.R. 7s, ...	10,000	11,200 00	10,000 00
Boston & Lowell R.R. 4s, ...	25,000	25,000 00	25,000 00
Boston & Providence R.R. 7s, ...	10,000	10,700 00	10,000 00
Boston, Winthrop & Shore R.R. 5s, ...	15,000	16,650 00	15,000 00
Leeds & Farmington R.R. 6s, ...	15,000	16,350 00	15,000 00
Maine Central R.R. 7s, ...	7,000	8,330 00	7,000 00
Maine Central R.R. 6s, ...	10,000	11,600 00	10,000 00
New Bedford R.R. 7s, ...	5,000	5,450 00	5,000 00
New York, Prov. & Boston R.R. 7s, ...	10,000	10,200 00	10,000 00
Old Colony R.R. 7s, ...	13,000	14,430 00	13,000 00
Old Colony R.R. 6s, ...	77,000	85,620 00	77,000 00
Old Colony R.R. 4½s, ...	50,000	52,500 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s, ...	15,000	15,000 00	15,000 00
	\$388,000	\$419,410 00	\$388,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,294 29	2½ per cent.	\$100,000 00	4¾ per cent.	\$1,927,812 32	5½ per cent.
2,000 00	4 " "	1,447,260 00	5 " "	110,150 00	6 " "
236,500 00	4½ " "				

Amount invested in real estate for banking purposes, ...	\$46,000 00
Estimated value of the same, ...	46,000 00
Assessed value of the same, ...	46,000 00
Net income received from same during year ending Oct. 31, 1890, ...	608 33
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	8,387 00
Assessed value of the same, ...	6,100 00
Net income received from same during year ending Oct. 31, 1890, ...	145 68
Number of loans which are of an amount not exceeding \$3,000 each, ...	807
Aggregate amount of the same, ...	1,079,336 32
Total number of loans upon real estate, ...	934
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	319,074 85
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	122,588 28
year ending Oct. 31, 1890, ... } 2½ per cent., {	121,826 30

Number of accounts opened during the year ending Oct. 31, 1890,	2,414
Number of accounts closed during the year ending Oct. 31, 1890,	2,038
Total number of open accounts Oct. 31, 1890,	11,827
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	\$13,096
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	1,047,367 23
Number of same,	11,301
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	1,238,631 03
Number of same,	9,171
Date of examination by commissioner: April 11.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, SS.

FALL RIVER, Nov. 1, 1890.

Personally appeared C. A. Bassett, Treasurer of the Fall River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

I. P. GARDNER, *Justice of the Peace.*

BRISTOL, SS.

FALL RIVER, Nov. 1 and 4, 1890.

Personally appeared C. E. Lindsey, President, and R. C. Brown, G. H. Hathaway, J. C. Eddy, H. C. Hawkins and Robert Henry, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

I. P. GARDNER, *Justice of the Peace.*

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 33.

WALTER C. DURFEE, *President.*

CHAS. J. HOLMES, *Treasurer.*

JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE,

SAMUEL M. BROWN,

LEONTINE LINCOLN,

CHAS. E. GIFFORD,

EDWIN SHAW.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$435,100 00	Deposits, ...	\$2,366,685 03
Railroad bonds as per schedule, ...	120,000 00	Guaranty fund, ...	47,500 00
Real estate (for banking purposes), ...	45,000 00	Interest account, ...	61,042 10
Real estate by foreclosure, ...	52,855 05	Profit and loss account, ...	2,239 71
Loans on real estate, ...	1,079,210 00	Premium account, ...	4,940 05
Loans on personal security, ...	694,000 00	Rental account, ...	12,694 98
Loans to counties, cities or towns (notes), ...	1,500 00	Foreclosure, ...	1,128 83
Deposits in banks, on interest, ...	44,267 56	Due on mortgage notes, ...	12,565 20
Deposit in bank, not on interest, ...	5,000 00		
Expense account, ...	2,659 78		
Granite mills stock,*	15,750 00		
Borden City Manufacturing Company stock,*	12,500 00		
Cash on hand, ...	953 51		
	\$2,508,795 90		\$2,508,795 90

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Second National Bank, Fall River, Mass., ...	\$23,669 35
National Exchange Bank, Boston, Mass., ...	25,598 21

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$7,050 00	\$5,000 00
230	Atlas National Bank, Boston,	23,000	27,140 00	23,000 00
200	Blackstone N'l Bank, Boston,	20,000	22,400 00	20,000 00
100	Boston National Bank, Boston,	10,000	12,000 00	10,000 00
100	National City Bank, Boston, .	10,000	10,000 00	10,000 00
35	N'l B'k of Commerce, Boston,	3,500	4,795 00	3,500 00
250	Continental N'l Bank, Boston,	25,000	31,750 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	2,010 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16,000	17,600 00	16,000 00
150	Nat'l Exchange Bank, Boston,	15,000	20,200 00	15,000 00
100	Faneuil Hall N'l B'k, Boston,	10,000	14,300 00	10,000 00
50	First National Bank, Boston, .	5,000	14,700 00	5,000 00
300	N'l Hide & Leather B'k, Boston,	30,000	39,000 00	30,000 00
200	Howard Nat'l Bank, Boston, .	20,000	22,400 00	20,000 00
156	Lincoln Nat'l Bank, Boston, .	15,600	18,252 00	15,600 00
13	Maverick Nat'l Bank, Boston,	1,300	3,250 00	1,300 00
150	Metropolitan N'l B'k, Boston,	15,000	15,000 00	15,000 00
85	Monument N'l Bank, Boston, .	8,500	18,700 00	8,500 00
106	N'l B'k of No. America, Boston,	10,600	13,462 00	10,600 00
100	N'l B'k of Redemption, Boston,	10,000	14,000 00	10,000 00
80	Nat'l Revere Bank, Boston, .	8,000	10,400 00	8,000 00
120	Shawmut Nat'l Bank, Boston,	12,000	15,600 00	12,000 00
250	Shoe & Leather N'l B'k, Boston,	25,000	25,000 00	25,000 00
200	Third National Bank, Boston,	20,000	26,000 00	20,000 00
30	Nat'l Webster Bank, Boston, .	3,000	3,060 00	3,000 00
70	Winthrop Nat'l Bank, Boston,	7,000	7,980 00	7,000 00
300	First National Bank, Chelsea,	30,000	37,500 00	30,000 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,300 00	2,000 00
100	Metacomet N'l B'k, Fall River,	10,000	13,000 00	10,000 00
36	Nat'l Union Bank, Fall River,	3,600	3,718 00	3,600 00
50	Leominster N'l B'k, Leominster,	5,000	5,000 00	5,000 00
100	First National Bank, Malden,	10,000	15,000 00	10,000 00
20	Oxford Nat'l Bank, Oxford, .	2,000	2,300 00	2,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,625 00	1,300 00
412	Second Nat'l Bank, Fall River,	41,200	61,800 00	41,200 00
		\$435,100	\$558,292 00	\$435,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Rutland R.R. 5s, ...	\$100,000	\$100,000 00	\$70,000 00*
Old Colony R.R. 4s, ...	50,000	55,000 00	50,000 00
	\$150,000	\$155,000 00	\$120,000 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,267 56 145,000 00	2½ per cent. 4¾ “	\$518,580 00 16,000 00	5 per cent. 5¼ “	\$1,077,030 00 18,100 00	5½ per cent. 6 “

Amount invested in real estate for banking purposes, ...	\$45,000 00
Estimated value of the same, ...	60,000 00
Assessed value of the same, ...	57,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,765 62
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	52,855 05
Assessed value of the same, ...	58,225 00
Net income received from same during year ending Oct. 31, 1890, . . .	2,675 00
Number of loans which are of an amount not exceeding \$3,000 each, 372	
Aggregate amount of the same, ...	515,035 00
Total number of loans upon real estate, ...	454
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	131,708 62
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend during the } 2¼ per cent., {	45,328 40
year ending Oct. 31, 1890, ... } 2½ per cent., {	53,978 48
Number of accounts opened during the year ending Oct. 31, 1890, . . .	1,875
Number of accounts closed during the year ending Oct. 31, 1890, . . .	897
Total number of open accounts Oct. 31, 1890, ...	8,985
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	6,814 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	559,866 96
Number of same, ...	12,510
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	426,205 42
Number of same, ...	5,477
Date of examination by commissioner: March 18.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 8, 1890.

Personally appeared Chas. J. Holmes, Treasurer of the Fall River Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY H. EARL, *Justice of the Peace.*

BRISTOL, ss.

Nov. 8, 1890.

Personally appeared Walter C. Durfee, President, and Samuel M. Brown (by affirmation), Edwin Shaw, Leontine Lincoln, Chas. E. Gifford and Chas E. Fisher, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY H. EARL, *Justice of the Peace.*

FARMERS' AND MECHANICS' SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 24.

WILLARD HOWE, *President.*

GEO. E. CUTLER, *Treasurer.*

S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE E. CUTLER,

W. M. RANNEY,

JOS. W. BALLARD,

CHAS. D. LEWIS,

H. L. SAWYER,

FRANKLIN ENSLIN.

Open for business every business day, except Saturday, 8 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$28,475 00	Deposits, ...	\$454,330 33
Loans on real estate, ...	288,616 40	Guaranty fund, ...	4,750 00
Loans on personal security, . . .	99,812 50	Interest account, ...	3,826 45
Loans to counties, cities or towns (notes), ...	5,000 00	Cemetery fund, ...	335 08
Loans on depositors' books, . . .	100 00		
Deposits in banks, on interest, .	40,159 19		
Furniture, ...	178 00		
Cash on hand, ...	900 77		
	\$463,241 86		\$463,241 86

Cash on Deposit in Banks, amount in each : —

Framingham National Bank, South Framingham, ...	\$20,159 19
Holliston National Bank, Holliston, ...	20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Framingham National Bank, South Framingham, . . .	\$6,600	\$9,240 00	\$9,746 00
26	Holliston N'l Bank, Holliston, . . .	2,600	3,120 00	3,142 25
9	Northboro' N'l B'k, Northboro', . . .	900	1,125 00	1,134 00
10	National Revere Bank, Boston, . . .	1,000	1,250 00	1,252 50
21	Continental N'l Bank, Boston, . . .	2,100	2,583 00	2,525 25
6	Shawmut Nat'l Bank, Boston, . . .	600	762 00	724 50
40	Market Nat'l Bank, Boston, . . .	4,000	4,000 00	3,908 25
9	Second Nat'l Bank, Boston, . . .	900	1,746 00	1,358 25
10	Freeman's Nat'l Bank, Boston, . . .	1,000	1,080 00	950 00
16	Eliot National Bank, Boston, . . .	1,600	2,016 00	2,084 00
10	First N'l Bank, West Newton, . . .	1,000	1,050 00	1,000 00
5	First National Bank, Chelsea, . . .	500	650 00	650 00
		\$22,800	\$28,622 00	\$28,475 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,159 19 25,000 00	2½ per cent. 4 “	\$105,275 00 13,200 00	5 per cent. 5½ “	\$270,053 90	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	197	
Aggregate amount of the same,		\$159,316 40
Total number of loans upon real estate,	160	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		21,253 83
Times for the dividends fixed by the by-laws: first Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent., 2 per cent.,	7,339 34 7,937 65
Number of accounts opened during the year ending Oct. 31, 1890,	409	
Number of accounts closed during the year ending Oct. 31, 1890,	284	
Total number of open accounts Oct. 31, 1890,	1,693	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		1,424 72
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		163,546 67
Number of same,	2,261	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		114,135 12
Number of same,	1,187	
Date of examination by commissioner: May 29.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 19, 1890.

Personally appeared George E. Cutler, Treasurer of the Farmers' and Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BURTIS JUDD, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 19, 1890.

Personally appeared Willard Howe, President, and Geo. E. Cutler, Sid. A. Phillips, Willis M. Ranney, J. W. Bullard and S. G. Davenport, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BURTIS JUDD, *Justice of the Peace.*

FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 50.

CHARLES E. WARE, *President.*

CHARLES J. BILLINGS,, *Treasurer.*

EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RODNEY WALLACE,

CHARLES E. WARE,

RUEBEN R. CONN,

HENRY G. MORSE,

CARM M. PARKER.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$243,222 50	Deposits, ...	\$2,554,508 20
Bank stock as per schedule, .	215,996 00	Guaranty fund, .	91,400 00
Loans on bank stock, ...	21,800 00	Interest account, .	44,676 39
Railroad bonds as per schedule,	181,900 00		
Real estate (for banking purposes), ...	135,000 00		
Real estate by foreclosure, .	15,150 00		
Loans on real estate, ...	914,650 00		
Loans on personal security, .	926,000 00*		
Loans to counties, cities or towns (notes), ...	18,000 00		
Deposits in banks, on interest, .	12,742 04		
Deposit in bank, not on interest, .	5,000 00		
Cash on hand, ...	1,124 05		
	<u>\$2,690,584 59</u>		<u>\$2,690,584 59</u>

* This amount has been reduced within the legal limit.

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, ...	\$1,742 04
Fitchburg National Bank, Fitchburg, ...	16,000 00

Loans on Bank Stock, amount on each :—

On 10 shares Merchants' National Bank, Boston, ...	}	\$3,000 00
On 20 shares Eliot National Bank, Boston, ...		
On 24 shares Safety Fund National Bank, Fitchburg, ...		1,800 00
On 63 shares Safety Fund National Bank, Fitchburg, ...		5,000 00
On 80 shares Safety Fund National Bank, Fitchburg, ...		6,000 00
On 15 shares Safety Fund National Bank, Fitchburg, ...		1,000 00
On 60 shares Safety Fund National Bank, Fitchburg, ...		5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Burlington, Vt., 5s, . . .	\$20,000	\$20,000 00	\$20,000 00
of Fitchburg, Mass., 6s, . . .	52,000	54,600 00	48,625 00
of Fitchburg, Mass., 3½s, . . .	15,000	15,000 00	15,000 00
of Keene, N. H., 3½s, . . .	12,000	11,760 00	12,000 00
of Norwich, Conn., 7s, . . .	17,000	22,950 00	17,935 00
of New Bedford, Mass., 4s, . . .	25,000	25,750 00	25,000 00
of Portland, Me., 6s, . . .	5,000	6,150 00	4,662 50*
Town of Turner's Falls, Mass., 4s, . . .	30,000	30,205 00	30,000 00
of Leominster, Mass., 4s, . . .	20,000	20,200 00	20,000 00
United States 4s, ...	50,000	62,062 50	50,000 00
	\$246,000	\$268,677 50	\$243,222 50

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First N'l Bank, Ashburnham,	\$10,000	\$10,500 00	\$10,000 00
133	Boston Nat'l Bank, Boston, . .	13,300	15,926 75	13,300 00
150	Howard Nat'l Bank, Boston, . .	15,000	16,837 50	15,000 00
100	Lincoln Nat'l Bank, Boston, . .	10,000	11,712 50	10,000 00
200	Merchants' N'l Bank, Boston,	20,000	30,450 00	20,000 00
116	North Nat'l Bank, Boston, . . .	11,600	16,704 00	11,600 00
100	N'l Hide & Leather B'k, Boston,	10,000	13,000 00	11,600 00
150	National Revere Bank, Boston,	15,000	19,537 50	15,000 00
66	N'l B'k of No. America, Boston,	6,600	8,415 00	6,600 00
113	Rollstone Nat'l B'k, Fitchburg,	11,300	16,950 00	12,210 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	18,700 00	18,050 00
153	Fitchburg N'l B'k, Fitchburg,	15,300	22,185 00	16,736 00
100	Citizens' N'l B'k, New Bedford,	10,000	13,500 00	10,000 00
100	Nat'l Bank of Commerce, New Bedford, ...	10,000	10,125 00	12,400 00
200	Crocker N'l B'k, Turner's Falls,	20,000	24,000 00	20,000 00
100	City Nat'l Bank, Worcester, . .	10,000	14,300 00	10,000 00
30	Quinsigamond National Bank, Worcester, ...	3,000	3,720 00	3,000 00
5	Townsend N'l B'k, Townsend,	500	550 00	500 00
		\$208,600	\$267,113 25	\$215,996 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$50,000	\$48,500 00	\$50,000 00
Fitchburg R.R. 4½, ...	45,000	45,450 00	45,000 00
Fitchburg R.R. 5s, ...	69,000	73,590 00	70,500 00
Vermont & Massachusetts R.R. 5s, .	16,000	17,440 00	16,400 00
	\$180,000	\$184,980 00	\$181,900 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,742 04	2½ per cent.	\$188,100 00	4½ per cent.	\$351,000 00	5½ per cent.
11,000 00	3 " "	173,800 00	4¾ " "	37,600 00	6 " "
18,000 00	4 " "	1,076,850 00	5 " "	100 00	6½ " "
35,000 00	4¼ " "				

Amount invested in real estate for banking purposes, ...	\$135,000 00
Estimated value of the same, ...	135,000 00
Assessed value of the same, ...	120,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	2,278 01
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	15,150 00
Assessed value of the same, ...	13,750 00
Net income received from same during year ending Oct. 31, 1890, . . .	542 38
Number of loans which are of an amount not exceeding \$3,000 each, . .	289
Aggregate amount of the same, ...	382,650 00
Total number of loans upon real estate, ...	342
Amount of investments from which no income is received, ...	7,650 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	138,790 07
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	47,526 52
year ending Oct. 31, 1890, ... } 2 per cent., {	48,476 96
Number of accounts opened during the year ending Oct. 31, 1890, . . .	1,059
Number of accounts closed during the year ending Oct. 31, 1890, . . .	948
Total number of open accounts Oct. 31, 1890, ...	6,067
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	5,785 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	490,500 30
Number of same, ...	3,678
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	479,404 20
Number of same, ...	3,132
Date of examination by commissioner: September 12.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 17, 1890.

Personally appeared Charles J. Billings, Treasurer of the Fitchburg Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

E. P. DOWNS, *Justice of the Peace.*

WORCESTER, ss.

Nov. 17, 1890.

Personally appeared Charles E. Ware, President, and Rodney Wallace, Henry G. Morse, C. M. Parker, R. R. Conn and B. N. Bullock, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. P. DOWNS, *Justice of the Peace.*

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 38.

SAMUEL PORTER, *President.*

M. W. BOND, *Treasurer.*

M. W. BOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER,

H. F. CUTLER,

L. F. PLIMPTON,

W. L. WILCOX,

GEO. S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,000 00	Deposits, ...	\$290,119 40
Bank stock as per schedule, .	21,800 00	Guaranty fund, ...	10,145 15
Railroad bonds as per schedule, .	40,000 00	Interest account, ...	219 82
Loans on real estate, ...	110,814 00		
Loans on personal security, ...	68,957 00		
Loans on depositors' books, ...	380 00		
Deposits in banks, on interest, ...	47,199 68		
Expense account, ...	129 60		
Premium account, ...	2,900 00		
Cash on hand, ...	304 09		
	\$300,484 37		\$300,484 37

Cash on Deposit in Banks, amount in each : —

Hampshire County National Bank, Northampton, ...	\$15,548 75*
First National Bank, Northampton, ...	14,000 00
Northampton National Bank, Northampton, ...	80 28
First National Bank, Easthampton, ...	7,000 00
Safety Fund National Bank, Fitchburg, ...	6,000 00
Home National Bank, Holyoke, ...	4,570 65

* This amount has been reduced within the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . .	\$8,000	\$8,160 00	\$8,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Home Nat'l Bank, Holyoke, .	\$8,000	\$8,400 00	\$8,000 00
70	Hampshire County N'l Bank, Northampton, ...	7,000	8,750 00	7,000 00
68	First N'l Bank, Northampton,	6,800	8,840 00	6,800 00
		\$21,800	\$25,990 00	\$21,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Mass. R.R. 5s, . . .	\$1,000	\$1,090 00	\$1,000 00
Old Colony R.R. 6s, ...	1,000	1,125 00	1,000 00
New Bedford R.R. 7s, ...	1,000	1,090 00	1,000 00
Boston & Providence R.R. 4s, . .	10,000	10,700 00	10,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s, ...	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s, . .	12,000	12,240 00	12,000 00
	\$40,000	\$41,695 00	\$40,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80 28 47,119 40	3 per cent. 4 "	\$81,790 00	5 per cent.	\$98,361 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	145	
Aggregate amount of the same, ...		\$101,871 00
Total number of loans upon real estate, ...	123	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		13,563 33
Times for the dividends fixed by the by-laws: second Tuesday in April and October.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		5,065 38
year ending Oct. 31, 1890, ... } 2 per cent., {		5,357 93
Number of accounts opened during the year ending Oct. 31, 1890, .	195	
Number of accounts closed during the year ending Oct. 31, 1890, .	152	
Total number of open accounts Oct. 31, 1890, ...	1,322	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		1,168 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		73,376 47
Number of same, ...	1,706	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		56,626 16
Number of same, ...	945	
Date of examination by commissioner: March 8.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 14, 1890.

Personally appeared M. W. Bond, Treasurer of the Florence Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

ORAN STORER, *Justice of the Peace.*

HAMPSHIRE, SS.

Nov 14, 1890.

Personally appeared Samuel Porter, President, and Geo. H. Ray, Louis F. Plimpton, S. B. Fuller, Omer M. Smith and Chas. E. Gould, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ORAN STORER, *Justice of the Peace.*

FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 35.

CHARLES W. HODGES, *President.*

ELI PHELPS, *Treasurer.*

EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES W. HODGES,

ISAAC P. CARPENTER,

F. E. HARTSHORN,

A. H. MESSINGER,

WM. H. YOUNG.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$27,500 00	Deposits, ...	\$180,338 26
Loan on public funds, ...	200 00	Guaranty fund, ...	5,650 00
Bank stock as per schedule, . .	44,250 00	Earnings undivided, ...	1,952 82
Railroad bonds as per schedule, .	35,700 00		
Real estate by foreclosure, . . .	900 00		
Loans on real estate, ...	69,715 00		
Loans on personal security, . . .	3,155 00		
Loans to counties, cities or towns			
(notes), ...	2,000 00		
Deposit in bank, on interest, . .	3,424 73		
Deposit in banks not on interest .	19 10		
Cash on hand, ...	1,077 25		
	\$187,941 08		\$187,941 08

Cash on Deposit in Banks, amount in each :—

Winthrop National Bank, Boston, ...	\$3,424 73
Boston Safe Deposit and Trust Company, Boston, ...	19 10

Loan on Public Funds :—

On \$200 United States 4s, ...	\$200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 6s, ...	\$1,000	\$1,040 00	\$1,000 00
of East Saginaw, Mich., 5s, ...	5,000	5,450 00	5,000 00
of Fall River, Mass., 6s, ...	2,000	2,320 00	2,000 00
of Keene, N. H., 4s, ...	2,000	2,020 00	2,000 00
of Keene, N. H., 5s, ...	2,500	2,700 00	2,500 00
of Lynn, Mass., 5s, ...	9,000	10,350 00	9,000 00
of South Norwalk, Conn., 5s, ...	5,000	5,400 00	5,000 00
Town of Winthrop, Mass., 5s, ...	1,000	1,130 00	1,000 00
	\$27,500	\$30,410 00	\$27,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
35	Blackstone N'l Bank, Boston,	\$3,500	\$3,920 00	\$3,500 00
22	Boylston Nat'l Bank, Boston,	2,200	3,030 50	2,200 00
12	Continental Nat'l B'k, Boston,	1,200	1,524 00	1,200 00
20	Everett Nat'l Bank, Boston, .	2,000	2,150 00	2,000 00
8	Faneuil Hall N'l B'k, Boston,	800	1,136 00	800 00
29	Market Nat'l Bank, Boston, .	2,900	2,900 00	2,900 00
38	Metropolitan N'l B'k, Boston,	3,800	3,800 00	3,800 00
14	N'l B'k of No. America, Boston,	1,400	1,750 00	1,400 00
10	National City Bank, Boston, .	1,000	1,000 00	1,000 00
43	National Eagle Bank, Boston,	4,300	4,644 00	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	5,080 00	4,000 00
15	Nat'l Webster Bank, Boston, .	1,500	1,537 50	1,500 00
14	Old Boston N'l Bank, Boston,	1,400	1,683 50	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,447 50	3,500 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,120 00	1,000 00
40	Third National Bank, Boston,	4,000	4,810 00	4,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,034 00	1,800 00
36	Dedham Nat'l Bank, Dedham,	3,600	4,014 00	3,600 00
5	N'l B'k of Wrentham, Wren- tham, ...	350	400 00	350 00
		\$44,250	\$49,981 00	\$44,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$4,000	\$4,000 00	\$4,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,050 00	5,000 00
Boston & Providence R.R. 7s, . . .	5,000	5,350 00	5,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	2,000	2,320 00	2,000 00
Fitchburg R.R. 5s, ...	5,000	5,450 00	5,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	5,000 00
Old Colony R.R. 6s, ...	4,000	4,420 00	4,000 00
Salem & Lowell R.R. 6s, ...	700	791 00	700 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,450 00	5,000 00
	\$35,700	\$37,681 00	\$35,700 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,424 73 2,000 00	2½ per cent. 4 “	\$70,310 00	6 per cent.	\$2,760 00	7 per cent.

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$900 00
Assessed value of the same, ...	1,150
Net income received from same during year ending Oct. 31, 1890, . . .	8 55
Number of loans which are of an amount not exceeding \$3,000 each, 98	
Aggregate amount of the same, ...	67,570 00
Total number of loans upon real estate, ...	93
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	9,684 89
Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December,	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	3,075 96
year ending Oct. 31, 1890, ... } 2 per cent., {	3,295 49
Number of accounts opened during the year ending Oct. 31, 1890, . . .	212
Number of accounts closed during the year ending Oct. 30, 1890, . . .	101
Total number of open accounts Oct. 31, 1890, ...	887
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	571 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	59,192 70
Number of same, ...	897
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	49,841 07
Number of same, ...	615
Date of examination by commissioner: January 27.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

FOXBOROUGH, Nov. 10, 1890.

Personally appeared Eli Phelps, Treasurer of the Foxborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. F. BEMIS, *Justice of the Peace.*

NORFOLK, ss.

FOXBOROUGH, Nov. 10, 1890.

Personally appeared Charles W. Hodges, President, and John Q. Lynch, Wm. B. Crocker, Wm. H. Torrey, I. P. Carpenter, Wm. A. Young, Horace Carpenter and Wm. H. Young, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD M. PHELPS, *Justice of the Peace.*

FRAMINGHAM SAVINGS BANK — SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.

FRANKLIN E. GREGORY, *President.*

LUTHER F. FULLER, *Treasurer.*

LUTHER F. FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANKLIN E. GREGORY,	SAM'L B. BIRD,
FRANKLIN MANSON,	J. HENRY ROBINSON,
ADRIAN FOOTE,	FRANCIS C. STEARNS,
EDWARD F. KENDALL.	

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$174,500 00	Deposits, ...	\$1,297,581 04
Bank stock as per schedule, .	158,600 00	Guaranty fund, .	3,243 95
Loans on bank stock, ...	1,400 00	Dividend account, .	25,077 27
Railroad bonds as per schedule, .	76,000 00	Earnings undivided, .	4,886 08
Real estate by foreclosure, . .	23,700 00		
Loans on real estate, ...	500,709 63		
Loans on personal security, . .	174,234 41		
Loans to counties, cities or towns (notes), ...	10,000 00		
Deposits in banks, on interest, .	117,567 73		
Premium account, ...	79,788 00		
Commonwealth Ave. Land Co., .	5,769 00		
Trustees C. C. Esty, ...	8,000 00		
Furniture, ...	500 00		
Cash on hand, ...	19 57		
	\$1,330,788 34		\$1,330,788 34

Cash on Deposit in Banks, amount in each : —

Framingham National Bank, South Framingham, ...	\$51,567 73
Chicopee National Bank, Springfield, ...	43,000 00
John Hancock National Bank, Springfield, ...	23,000 00

Loans on Bank Stock, amount on each : —

On 6 shares Waltham National Bank, Waltham, ...	\$600 00
On 8 shares Merchants' National Bank, Salem, ...	} 800 00
On 3 shares Naumkeag National Bank, Salem, ...	
On 2 shares Warren National Bank, Peabody, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	\$25,000	\$27,700 00	\$25,000 00
of Providence, R. I., 4½s, . .	5,000	5,425 00	5,000 00
Town of Spencer, Mass., 4s, . .	20,000	21,500 00	20,000 00
of Norwalk, Ct., 4s, . .	30,000	32,250 00	30,000 00
City of Portsmouth, N. H., 4s, . .	2,000	2,040 00	2,000 00*
Town of Marlborough, Mass., 4s, . .	20,000	21,400 00	20,000 00
City of Lewiston, Me., 5s, . .	9,000	10,170 00	9,000 00
of Keene, N. H., 4s, . .	23,000	24,265 00	23,000 00
of Lowell, Mass., 4s, . .	20,000	21,200 00	20,000 00
of Boston, Mass., 4s, . .	20,000	20,900 00	20,000 00
United States 4s, ...	500	632 00	500 00
	\$174,500	\$187,482 00	\$174,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas Nat'l Bank, Boston, . .	\$600	\$732 00	\$600 00
19	Blackstone N'l Bank, Boston, . .	1,900	2,185 00	1,900 00
33	Boston Nat'l Bank, Boston, . .	3,300	3,960 00	3,300 00
119	N'l B'k of Commerce, Boston, . .	11,900	16,303 00	11,900 00
100	Continental N'l B'k, Boston, . .	10,000	12,800 00	10,000 00
155	Eliot National Bank, Boston, . .	15,500	20,925 00	15,500 00
30	Freeman's Nat'l Bank, Boston, . .	3,000	3,270 00	3,000 00
165	First National Bank, Boston, . .	16,500	42,075 00	16,500 00
15	Globe National Bank, Boston, . .	1,500	1,560 00	1,500 00
136	Howard Nat'l Bank, Boston, . .	13,600	15,368 00	13,600 00
180	N'l Hide & Leather B'k, Boston, . .	18,000	23,400 00	18,000 00
85	Mt. Vernon N'l Bank, Boston, . .	8,500	11,900 00	8,500 00
30	Market Nat'l Bank, Boston, . .	3,000	3,060 00	3,000 00
10	N'l B'k of No. America, Boston, . .	1,000	1,280 00	1,000 00
90	N'l B'k of the Republic, Boston, . .	9,000	15,480 00	9,000 00
50	Shoe & Leather N'l B'k, Boston, . .	5,000	4,900 00	5,000 00
30	Second National Bank, Boston, . .	3,000	5,880 00	3,000 00
65	Nat'l Webster Bank, Boston, . .	6,500	6,890 00	6,500 00
92	Merchants' National Bank, Portland, Me, ...	6,900	10,856 00	6,900 00
98	Framingham National Bank, South Framingham, ...	9,800	14,210 00	9,800 00
100	Central Nat'l Bank, Boston, . .	10,000	14,000 00	10,000 00
1	South Framingham National Bank, South Framingham, . .	100	100 00	100 00
		\$158,600	\$231,134 00	\$158,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Newport & Richford R.R. 5s, ...	\$20,000	\$21,000 00	\$20,000 00*
Fitchburg R.R. 5s, ...	20,000	21,000 00	20,000 00
Fitchburg R.R. 4s, ...	25,000	24,000 00	25,000 00
Salem & Lowell R.R. 6s, ...	5,000	5,800 00	5,000 00
Boston & Lowell R.R. 5s, ...	3,000	3,300 00	3,000 00
Boston & Lowell R.R. 7s, ...	3,000	3,465 00	3,000 00
	\$76,000	\$78,565 00	\$76,000 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,567 73 136,000 00	2½ per cent. 4 “	\$45,000 00 60,970 00	4¼ per cent. 5 “	\$510,374 04	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise, ...	\$23,700 00
Assessed value of the same, ...	25,425 00
Net income received from same during year ending Oct. 31, 1890, ...	519 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	270
Aggregate amount of the same, ...	257,481 76
Total number of loans upon real estate, ...	237
Amount of investments from which no income is received, ...	13,269 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	71,764 00
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., year ending Oct. 31, 1890, ... } 2 per cent.,	35,584 47 25,077 27*
Number of accounts opened during the year ending Oct. 31, 1890, ...	244
Number of accounts closed during the year ending Oct. 31, 1890, ...	966
Total number of open accounts Oct. 31, 1890, ...	3,941
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	3,459 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	66,286 27
Number of same, ...	674
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	308,195 05†
Number of same, ...	1,730
Date of examination by commissioner: May 7.	

* Payable Nov. 1, 1890.

† In addition to this amount, there was charged to deposit account the sum of \$356,828.79, being the amount loaned to depositors from October, 1885, to May 15, 1890.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 20, 1890.

Personally appeared Luther F. Fuller, Treasurer of the Framingham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH S. ADAMS, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 20, 1890.

Personally appeared Franklin E. Gregory, President, and Sam'l B. Bird, Edward F. Kendall, Francis C. Stearns, Walter Adams, and Franklin Manson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH S. ADAMS, *Justice of the Peace.*

FRANKLIN SAVINGS BANK — BOSTON.

Incorporated March 15, 1861. Present number of corporators, 85.

FREDERIC W. LINCOLN, *President.*

EBENEZER ALEXANDER, *Treasurer.*

GEORGE A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS PARKER,	MARTIN L. BRADFORD,
THOMAS J. WHIDDEN,	D. R. EMERSON,
ABRAHAM AVERY,	JACOB A. DRESSER.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$518,000 00	Deposits, ...	\$6,514,160 41
Bank stock as per schedule, .	377,193 12	Guaranty fund, .	180,000 00
Loans on bank stock, ...	2,850 00	Interest account, .	65,694 97
Railroad bonds as per schedule,	247,000 00	Profit and loss ac-	
Loans on real estate, ...	3,715,085 97	count, ...	20,715 78
Loans on personal security, .	1,616,316 31		
Loans to counties, cities or towns			
(notes), ...	80,000 00		
Deposits in banks, on interest, .	210,602 02		
Expense account, ...	4,509 96		
Cash on hand, ...	9,013 78		
	\$6,780,571 16		\$6,780,571 16

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston, ...	\$48,179 64
Continental National Bank, Boston, ...	42,874 70
National Revere Bank, Boston, ...	19,547 68
North National Bank, Boston, ...	50,000 00
Globe National Bank, Boston, ...	50,000 00

Loans on Bank Stock, amount on each : —

On 12 shares Boylston National Bank, Boston, ...	\$1,100 00
On 20 shares Continental National Bank, Boston, ...	1,750 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 3½s, . . .	\$100,000	\$100,000 00	\$100,000 00
of Boston, Mass., 4s, . . .	50,000	51,000 00	50,000 00
of Boston, Mass., 6s, . . .	2,000	2,500 00	2,000 00
of Boston, Mass., 5s, . . .	3,000	3,500 00	3,000 00
Town of Brookline, Mass., 4s, . .	15,000	15,000 00	15,000 00
City of Cleveland, Ohio, 4s, . .	20,000	20,000 00	20,000 00
of Columbus, Ohio, 4s, . . .	40,000	40,000 00	40,000 00*
of Cambridge, Mass., 6s, . . .	1,000	1,250 00	1,000 00
District of Columbia 6s, . . .	108,500	144,550 00	108,500 00
of Columbia 7s, . . .	10,500		
City of Fall River, Mass., 6s, . .	4,000	5,000 00	4,000 00
of Newton, Mass., 4s, . . .	43,000	45,600 00	43,000 00
of Providence, R. I., 5s, . . .	6,000	6,750 00	6,000 00
of Springfield, Mass., 7s, . . .	10,000	13,300 00	10,000 00
of Somerville, Mass., 5s, . . .	25,000	28,750 00	25,000 00
Town of Spencer, Mass., 4s, . .	80,000	84,000 00	80,000 00
	\$518,000	\$561,200 00	\$518,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston, .	\$20,000	\$23,200 00	\$20,000 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,781 00	4,100 00
57	Boylston Nat'l Bank, Boston, .	5,700	7,866 00	5,700 00
200	Blackstone Nat'l Bank, Boston,	20,000	22,350 00	20,000 00
235	Continental N'l Bank, Boston,	23,500	29,900 00	23,500 00
200	National City Bank, Boston, .	20,000	20,000 00	20,000 00
60	N'l B'k of Commerce, Boston,	6,000	8,220 00	6,000 00
201	Nat'l Exchange Bank, Boston,	20,100	27,187 00	20,100 00
205	Columbian N'l Bank, Boston,	20,500	24,600 00	20,500 00
81	Everett National Bank, Boston,	8,100	8,748 00	7,873 62
22	Eliot National Bank, Boston, .	2,200	2,948 00	2,200 00
156	Freeman's Nat'l Bank, Boston,	15,600	16,690 00	15,600 00
106	Fourth National Bank, Boston,	10,600	12,508 00	10,600 00
135	First Ward N'l Bank, Boston,	13,500	17,685 00	13,500 00
200	Globe National Bank, Boston,	20,000	20,000 00	19,619 50
172	North National Bank, Boston,	17,200	24,768 00	17,200 00
200	N'l B'k of No. America, Boston,	20,000	25,500 00	20,000 00
200	Old Boston N'l Bank, Boston,	20,000	24,000 00	20,000 00
200	Nat'l Revere Bank, Boston, .	20,000	26,000 00	20,000 00
200	Shoe & Leather N'l B'k, Boston,	20,000	19,600 00	20,000 00
130	State National Bank, Boston, .	13,000	16,250 00	13,000 00
129	Suffolk National Bank, Boston,	12,900	14,512 00	12,900 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Second National Bank, Boston,	\$5,500	\$10,725 00	\$5,500 00
20	National Union Bank, Boston,	2,000	2,860 00	2,000 00
209	Nat'l Webster Bank, Boston, .	20,900	21,318 00	20,900 00
30	Winthrop N'l Bank, Boston, .	3,000	3,420 00	3,000 00
84	Naumkeag N'l Bank, Salem, .	8,400	12,264 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
		\$377,800	\$458,900 00	\$377,193 12

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$114,000	\$120,840 00	\$114,000 00
Boston & Maine R.R. 7s, ...	30,000	32,400 00	30,000 00
Old Colony R.R. 6s, ...	3,000	3,375 00	3,000 00
N. Y. & N. E. R.R. (terminal) 4s, ...	50,000	52,500 00	50,000 00
Concord & Montreal R.R. 4s, ...	50,000	51,000 00	50,000 00
	\$247,000	\$260,115 00	\$247,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$110,602 02	2½ per cent.	\$475,700 00	4½ per cent.	\$168,018 80	6 per cent.
112,000 00	4 “	3,260,317 17	5 “	10,550 00	6½ “
110,000 00	4½ “	50,000 00	5½ “	4,500 00	7 “
947,000 00	4½ “	376,166 31	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each, . 339

Aggregate amount of the same, ... \$636,364 87

Total number of loans upon real estate, ... 609

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 293,043 77

Times for the dividends fixed by the by-laws: February 1 and August 1.

Rate and amount of each semi-annual dividend during the } 2 per cent., { 111,153 24
year ending Oct. 31, 1890, ... } 2 per cent., { 117,595 01

Number of accounts opened during the year ending Oct. 31, 1890, ... 2,695

Number of accounts closed during the year ending Oct. 31, 1890,	1,545
Total number of open accounts Oct. 31, 1890,	13,891
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	\$18,093 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	1,548,893 60
Number of same,	13,534
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	1,087,686 62
Number of same,	9,174
Date of examination by commissioner: May 8.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 12, 1890.

Personally appeared Ebenezer Alexander, Treasurer of the Franklin Savings Bank, of the city of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. H. ALLEN, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 13, 1890.

Personally appeared Frederic W. Lincoln, President of said Corporation, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

EDWIN A. STONE, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 12, 13, 15, 1890.

Personally appeared Wm. H. Baldwin, Martin L. Bradford, James Longley, Warren S. Dame and D. R. Emerson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. H. ALLEN, *Justice of the Peace.*

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 20.

SAMUEL O. LAMB, *President.*

WM. H. ALLEN, *Treasurer.*

FRANKLIN R. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAM'L O. LAMB,

JOSEPH GRISWOLD,

JOSEPH W. STEVENS,

HENRY F. NASH,

LUCIUS NIMS.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,067,040 60	Deposits, ...	\$3,186,183 14
Loans on public funds, . . .	1,950 00	Guaranty fund, . . .	148 400 00
Bank stock as per schedule, .	68,600 00	Interest account, . .	35,989 63
Loans on bank stock, ...	53,300 00	Profit and loss ac-	
Railroad bonds as per schedule,	362,500 00	count, ...	6,283 21
Real estate by foreclosure, . .	5,050 78		
Loans on real estate, ...	682,608 87		
Loans on personal security, . .	893,183 00		
Loans to counties, cities or towns			
(notes), ...	137,375 00		
Loans on depositors' books, . .	4,990 00		
Deposits in banks, on interest, .	95,792 51		
Expense account, ...	2,178 51		
Unpaid interest, ...	992 51		
Cash on hand, ...	1,289 20		
	\$3,376,855 98		\$3,376,855 98

Cash on Deposit in Banks, amount in each :—

First National Bank, Greenfield, ...	\$65,857 26
National Hide and Leather Bank, Boston, ...	6,882 68
Holyoke National Bank, Holyoke, ...	8,000 00
Home National Bank, Holyoke, ...	8,052 57
City National Bank, Springfield, ...	7,000 00

Loans on Public Funds, amount on each :—

On \$2,000 City of Holyoke, Mass., 6s, ...	\$1,500 00
On \$500 United States 4s, ...	250 00
On \$200 United States 4s, ...	200 00

Loans on Bank Stock, amount on each :—

On 17 shares First National Bank, Greenfield, ...	\$1,700 00
On 5 shares First National Bank, Greenfield, ...	500 00
On 2 shares First National Bank, Greenfield, ...	200 00
On 25 shares First National Bank, Northampton, ...	2,500 00
On 26 shares First National Bank, Northampton, ...	} 12,400 00
On 98 shares Hampshire County National Bank, Northampton, ...	
On 10 shares City National Bank, Worcester, ...	1,000 00
On 50 shares City National Bank, Gloucester, ...	5,000 00
On 60 shares People's National Bank, Boston, ...	} 30,000 00
On 150 shares National Hide and Leather Bank, Boston, ...	
On 52 shares National Bank of Redemption, Boston, ...	
On 50 shares National Exchange Bank, Boston, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, ...	\$25,000 00	\$26,562 50	\$25,000 00
of Amherst, Mass., 7s, ...	15,000 00	15,750 00	15,000 00
of Brattleborough, Vt., 4s, ...	12,000 00	12,097 50	12,000 00
City of Boston, Mass, 6s, ...	43,000 00	48,967 50	43,000 00
of Boston, Mass., 5s, ...	29,000 00	34,292 50	29,000 00
Town of Brookline, Mass, 7s, ...	42,000 00	51,135 00	42,000 00
City of Brockton, Mass, 5s, ...	28,000 00	33,430 00	28,000 00
Town of Chicopee Falls, Mass., 4s, ...	5,000 00	5,025 00	5,000 00
of Chicopee Falls, Mass., 4½s, ...	2,000 00	2,075 00	2,000 00
City of Cambridge, Mass., 6s, ...	19,000 00	22,830 00	19,000 00
Town of Chatham, Mass., 4½s, ...	5,000 00	5,595 00	5,000 00
City of Dayton, Ohio, 6s, ...	14,000 00	14,660 00	14,000 00
of Dayton, Ohio, 5s, ...	30,000 00	34,575 00	30,000 00
of Detroit, Mich, 4s, ...	25,000 00	26,125 00	25,000 00
Town of Everett, Mass., 6s, ...	25,000 00	25,937 50	25,000 00
City of Fitchburg, Mass., 6s, ...	13,000 00	13,195 00	13,000 00
of Fall River, Mass., 6s, ...	21,000 00	24,990 00	21,000 00
of Fall River, Mass., 5s, ...	4,000 00	4,395 00	4,000 00
of Fall River, Mass., 4s, ...	50,000 00	52,000 00	50,000 00
Town of Greenfield, Mass., 4s, ...	30,000 00	30,450 00	30,000 00
of Greenfield, Mass., 4½s, ...	21,875 00	23,187 50	21,875 00
of Gill, Mass., 4s, ...	5,000 00	5,050 00	5,000 00
City of Grand Rapids, Mich., 5s, ...	50,000 00	57,500 00	50,000 00
of Holyoke, Mass., 6s, ...	46,000 00	54,740 00	46,000 00
of Lawrence, Mass., 6s, ...	30,000 00	36,750 00	30,000 00
of Lynn, Mass., 6s, ...	10,000 00	11,150 00	10,000 00
of Lynn, Mass., 4s, ...	10,000 00	10,625 00	10,000 00
of Lowell, Mass., 6s, ...	25,000 00	25,000 00	25,000 00
Town of Marblehead, Mass, 4s, ...	23,500 00	24,851 25	23,500 00
City of Malden, Mass, 6s, ...	35,000 00	39,375 00	35,000 00
of Nashua, N. H., 6s, ...	75,000 00	91,500 00	75,000 00
of Peoria, Ill., 4½s, ...	25,000 00	26,562 50	25,000 00
of Providence, R. I, 6s, ...	100,000 00	120,250 00	100,000 00
of Providence, R. I., 5s, ...	25,000 00	29,500 00	25,000 00
of East Saginaw, Mich., 5s, ...	25,000 00	27,125 00	25,000 00
of East Saginaw, Mich, 4s, ...	25,000 00	25,000 00	25,000 00

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Mass., 7s, .	\$30,000 00	\$38,725 00	\$30,000 00
of Springfield, Mass., 6s, .	4,000 00	5,130 00	4,000 00
of Springfield, Ohio, 6s, .	20,665 60	22,370 39	20,665 60
of Springfield, Ohio, 5s, .	25,000 00	28,637 50	25,000 00
of Taunton, Mass., 6s, .	1,000 00	1,125 00	1,000 00
of Worcester, Mass., 5s, .	18,000 00	21,060 00	18,000 00
	\$1,067,040 60	\$1,209,301 64	\$1,067,040 60

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Adams Nat'l Bank, No. Adams,	\$1,000	\$1,350 00	\$1,000 00
153	Nat'l B'k of Commerce, Boston,	15,300	20,961 00	15,300 00
5	Faneuil Hall Nat'l B'k, Boston,	500	716 25	500 00
87	N'l B'k of No. America, Boston,	8,700	11,092 50	8,700 00
125	National Revere Bank, Boston,	12,500	16,312 50	12,500 00
102	Nat'l Webster Bank, Boston, .	10,200	10,404 00	10,200 00
100	First Nat'l Bank, Greenfield, .	10,000	19,000 00	10,000 00
25	Franklin Co. N'l B'k, Greenfield,	2,500	2,500 00	2,500 00
49	First Nat'l Bank, Northampton,	4,900	6,370 00	4,900 00
30	Pittsfield Nat'l Bank, Pittsfield,	3,000	4,860 00	3,000 00
		\$68,600	\$93,566 25	\$68,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s, . . .	\$25,000	\$27,000 00	\$25,000 00
Boston & Albany R.R. 7s, . . .	26,000	26,845 00	26,000 00
Boston & Albany R.R. 6s, . . .	4,000	4,360 00	4,000 00
Eastern R.R. 6s, ...	57,500	71,300 00	57,500 00
Fitchburg R.R. 4s, ...	100,000	97,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	54,000 00	50,000 00
Vermont & Massachusetts R.R. 5s, .	50,000	53,500 00	50,000 00
Vermont Valley R.R. 5s, ...	50,000	55,000 00	50,000 00
	\$362,500	\$389,005 00	362,500 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10 00	0 per cent.	\$45,000 00	4 $\frac{3}{8}$ per cent.	\$180,000 00	4 $\frac{3}{8}$ per cent.
72,739 94	2 $\frac{1}{2}$ "	290,075 00	4 $\frac{1}{2}$ "	1,058,931 44	5 "
87,500 00	4 "	130,000 00	4 $\frac{5}{8}$ "	948 00	6 "
4,000 00	4 $\frac{1}{4}$ "				

Value, by books, of real estate held or owned by foreclosure or otherwise, ...	\$5,050 78
Assessed value of the same, ...	6,374 00
Net income received from same during year ending Oct. 31, 1890, . . .	150 00
Number of loans which are of an amount not exceeding \$3,000 each, 521	
Aggregate amount of the same, ...	422,502 19
Total number of loans upon real estate, ...	498
Amount of investments from which no income is received, ...	60 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	163,471 16
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	61,053 87
year ending Oct. 31, 1890, ... } 2 per cent., {	61,966 38
Number of accounts opened during the year ending Oct. 31, 1890, . . .	688
Number of accounts closed during the year ending Oct. 31, 1890, . . .	584
Total number of open accounts Oct. 31, 1890, ...	7,171
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	5,412 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	312,812 22
Number of same, ...	3,283
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	356,996 61
Number of same, ...	3,435
Date of examination by commissioner: October 24.	

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS.

Nov. 8, 1890.

Personally appeared Wm. H. Allen, Treasurer of the Franklin Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHESTER C. CONANT, *Justice of the Peace.*

FRANKLIN, SS.

Nov. 8, 1890.

Personally appeared Samuel O. Lamb, President, and Charles R. Field, Lucius Nims, Joseph W. Stevens, Henry F. Nash and Franklin R. Allen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHESTER C. CONANT, *Justice of the Peace.*

GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 55.

FRANKLIN EATON, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRANKLIN EATON,

RODERIC L. BENT,

JOHN EDGELL,

S. W. A. STEVENS,

EZRA OSGOOD.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$22,250 00	Deposits, ...	\$1,147,362 75
Bank stock as per schedule, .	106,800 00	Guaranty fund, . .	49,706 73
Loans on bank stock, ...	6,000 00	Interest account, . .	15,531 54
Railroad bonds as per schedule, .	116,000 00	Profit and loss account, ...	17,823 40
Real estate by foreclosure, . .	1,150 00		
Loans on real estate, ...	470,278 35		
Loans on personal security, . .	347,020 90		
Loans to counties, cities or towns (notes), ...	93,500 00		
Deposits in banks, on interest, .	55,249 39		
Deposits in banks, not on interest, .	10,000 00		
Expense account, ...	595 08		
Cash on hand, ...	1,580 70		
	\$1,230,424 42		\$1,230,424 42

Cash on Deposit in Banks, amount in each : —

Maverick National Bank, Boston, ...	\$15,204 76
First National Bank, Gardner, ...	20,000 00
Westminster National Bank, Westminster, ...	30,000 00*
Pacific National Bank, Boston, ...	44 63

Loans on Bank Stock, amount on each : —

On 2 shares First National Bank, Gardner, ...	\$200 00
On 10 shares First National Bank, Gardner, ...	1,000 00
On 10 shares Westminster National Bank, Westminster, ...	800 00
On 53 shares Westminster National Bank, Westminster, ...	4,000 00

* This amount has been reduced within the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . .	\$5,000	\$5,150 00	\$5,000 00
of Cleveland, Ohio, 6s, . .	5,000	5,390 00	5,000 00
of Cleveland, Ohio, 4s, . .	10,000	10,000 00	10,000 00
United States 4s, ...	1,100	1,366 75	1,100 00
United States 4½s, ...	1,150	1,201 75	1,150 00
	\$22,250	\$23,108 50	\$22,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First N'l Bank, Ashburnham,	\$2,000	\$2,100 00	\$2,000 00
18	Miller's River N'l B'k, Athol,	1,800	3,150 00	1,800 00
10	Metropolitan N'l B'k, Boston,	1,000	1,000 00	1,000 00
10	Central Nat'l Bank, Boston, .	1,000	1,395 00	1,000 00
25	Howard Nat'l Bank, Boston, .	2,500	2,806 25	2,500 00
125	Boston Nat'l Bank, Boston, .	12,500	14,968 75	12,500 00
15	Continental N'l Bank, Boston,	1,500	1,912 50	1,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,427 50	3,000 00
50	State National Bank, Boston, .	5,000	6,275 00	5,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,500 00	5,000 00
5	New England N'l B'k, Boston,	500	851 25	500 00
11	Nat'l Eagle Bank, Boston, .	1,100	1,188 00	1,100 00
50	N'l B'k of the Republic, Boston,	5,000	8,325 00	5,000 00
50	N'l B'k of the Commonwealth, Boston, ...	5,000	8,500 00	5,000 00
15	Mechanics' N'l Bank, Boston,	1,500	2,175 00	1,500 00
20	Merchants' N'l Bank, Boston,	2,000	3,045 00	2,000 00
50	Blackstone N'l Bank, Boston,	5,000	5,587 50	5,000 00
16	Nat'l Exchange Bank, Boston,	1,600	2,164 00	1,600 00
5	Everett Nat'l Bank, Boston, .	500	540 00	500 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	5,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,450 00	2,500 00
29	Rollstone N'l B'k, Fitchburg, .	2,900	4,350 00	2,900 00
84	First Nat'l Bank, Gardner, .	8,400	9,660 00	8,400 00
100	Orange Nat'l Bank, Orange, .	10,000	13,000 00	10,000 00
100	Crocker N'l B'k, Turner's Falls,	10,000	13,000 00	10,000 00
35	First Nat'l Bank, Winchendon,	3,500	5,075 00	3,500 00
50	Mechanics' N'l B'k, Worcester,	5,000	5,750 00	5,000 00
20	Citizens' N'l Bank, Worcester,	2,000	2,200 00	2,000 00
		\$106,800	\$138,095 75	\$106,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$13,000	\$13,325 00	\$13,000 00
Boston & Maine R.R. 7s, ...	5,000	5,250 00	5,000 00
Boston & Maine R.R. 4s, ...	10,000	10,400 00	10,000 00
Boston & Lowell R.R. 4s, ...	5,000	5,050 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s, ...	5,000	5,550 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s, ...	10,000	10,600 00	10,000 00
Fitchburg R.R. 6s, ...	5,000	5,450 00	5,000 00
Fitchburg R.R. 4s, ...	18,000	17,460 00	18,000 00
Fitchburg R.R. 4½s, ...	25,000	25,250 00	25,000 00
Old Colony R.R. 4½s, ...	5,000	5,175 00	5,000 00
Old Colony R.R. 6s, ...	5,000	5,525 00	5,000 00
Old Colony R.R. 4s, ...	10,000	10,600 00	10,000 00
	\$116,000	\$119,635 00	\$116,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44 63	0 per cent.	\$35,000 00	4½ per cent.	\$21,618 50	5½ per cent.
15,204 76	2½ “	25,000 00	4¾ “	526,184 73	6 “
10,000 00	3 “	25,000 00	4¾ “	10,000 00	6½ “
111,800 00	4 “	192,196 02	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,150 00
Assessed value of the same, ...	1,600 00
Net income received from same during year ending Oct. 31, 1890, ...	46 68
Number of loans which are of an amount not exceeding \$3,000 each, ...	654
Aggregate amount of the same, ...	428,280 50
Total number of loans upon real estate, ...	647
Amount of investments from which no income is received, ...	44 63
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	60,256 49
Times for the dividends fixed by the by-laws: Tuesday before first Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	20,509 46 21,410 15
Number of accounts opened during the year ending Oct. 31, 1890, ...	556
Number of accounts closed during the year ending Oct. 31, 1890, ...	389
Total number of open accounts Oct. 31, 1890, ...	3,680
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,171 12

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$200,367 64
Number of same, ...	2,771
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	165,699 38
Number of same, ...	1,881
Date of examination by commissioner: October 3.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS. Nov. 17, 1890.

Personally appeared John D. Edgell, Treasurer of the Gardner Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, THATCHER B. DUNN, *Justice of the Peace.*

WORCESTER, SS. Nov. 19, 1890.

Personally appeared Franklin Eaton, President, and Chas. W. Conant, Chas. F. Richardson, Alvin M. Greenwood, Volney W. Howe and John Edgell, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JOHN D. EDGELL, *Justice of the Peace.*

GEORGETOWN SAVINGS BANK — GEORGETOWN.

Incorporated July 2, 1868. Present number of corporators, 57.

JEREMIAH P. JONES, *President.*

ORLANDO B. TENNEY, *Treasurer.*

GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN A. HOYT,

SHERMAN NELSON,

OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,500 00	Deposits, ...	\$496,335 07
Loan on public funds, . . .	800 00	Guaranty fund, . .	13,800 00
Bank stock as per schedule, .	12,800 00	Interest account, .	5,586 80
Loans on bank stock, ...	13,465 00		
Railroad bonds as per schedule,	11,000 00		
Loan on railroad bond, . . .	400 00		
Loan on railroad stock, . . .	950 00		
Real estate by foreclosure, . .	5,536 30		
Loans on real estate, ...	335,300 22		
Loans on personal security, . .	76,286 10		
Loans to counties, cities or towns			
(notes), ...	6,000 00		
Loans on depositors' books, . .	470 00		
Deposits in banks, on interest, .	33,058 95		
Deposit in bank, not on interest,	2,000 00		
Cash on hand, ...	155 30		
	\$515,721 87		\$515,721 87

Cash on Deposit in Banks, amount in each : —

Georgetown National Bank, Georgetown, ...	\$13,623 90
Second National Bank, Haverhill, ...	19,335 05
First National Bank, Merrimac, ...	2,100 00

Loan on Public Funds : —

On \$1,000 City of Bath, Me., bonds, ...	\$800 00*
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Loans on Bank Stock, amount on each : —

On 11 shares Rockport National Bank, Rockport, ...	} \$4,800 00
On 38 shares Georgetown National Bank, Georgetown, ...	
On 2 shares Georgetown National Bank, Georgetown, ...	165 00
On 100 shares Amesbury National Bank, Amesbury, ...	8,500 00

* This is not a legal loan, and the security has been changed.

Loan on Railroad Bonds :—

On \$500 Ogdensburg & Lake Champlain R.R., ... \$400 00*

Loan on Railroad Stock :—

On 9 shares Boston, Revere Beach & Lynn R.R., ... \$950 00

* This is not a legal loan, and the security has been changed.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, ...	\$2,500	\$2,600 00	\$2,500 00*
of Bangor, Me, 6s, ...	2,000	2,100 00	2,000 00
of Bangor, Me., 7s, ...	2,000	2,200 00	2,000 00
of Belfast, Me., 6s, ...	4,000	4,000 00	4,000 00*
of Concord, N. H., 6s, ...	1,000	1,040 00	1,000 00
Town of Melrose, Mass., 7s, ...	2,000	2,250 00	2,000 00
City of Portland, Me, 6s, ...	1,000	1,100 00	1,000 00*
of Rockland, Me., 6s, ...	3,000	3,000 00	3,000 00*
	\$17,500	\$18,290 00	\$17,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian N'l Bank, Boston, .	\$1,300	\$1,600 00	\$1,300 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,090 00	3,000 00
30	State Nat'l Bank, Boston, .	3,000	3,600 00	3,000 00
45	Georgetown N'l Bank, George- town, ...	4,500	5,040 00	4,500 00
		\$12,800	\$14,330 00	\$12,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$6,000	\$6,000 00	\$6,000 00
New York and New England R.R. (terminal) 4s, ...	5,000	5,000 00	5,000 00
	\$11,000	\$11,000 00	\$11,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,623 90	3 per cent.	\$42,000 00	4½ per cent.	\$288,332 32	6 per cent.
2,100 00	3½ “	43,022 00	5 “	3,870 00	6½ “
19,335 05	3¾ “	8,000 00	5¼ “	32,951 00	7 “
10,000 00	4 “	15,496 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,536 30
Assessed value of the same, ...	6,300 00
Net income received from same during year ending Oct. 31, 1890, ...	97 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	323
Aggregate amount of the same, ...	255,071 32
Total number of loans upon real estate, ...	296
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	24,258 11
Rate and amount of each semi-annual dividend during the } 2½ per cent., { year ending Oct. 31, 1890, ... } 2¼ per cent., {	10,937 96 10,510 23
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Number of accounts opened during the year ending Oct. 31, 1890, ...	178
Number of accounts closed during the year ending Oct. 31, 1890, ...	92
Total number of open accounts Oct. 31, 1890, ...	1,283
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,002 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	80,229 02
Number of same, ...	867
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	54,776 46
Number of same, ...	596
Date of examination by commissioner: June 27.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, SS.

Nov. 6, 1890.

Personally appeared Orlando B. Tenney, Treasurer of the Georgetown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, LEWIS H. GILES, *Justice of the Peace.*

ESSEX, SS.

Nov. 6, 1890.

Personally appeared Jeremiah P. Jones, President, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me, CHAS. E. JEWETT, *Justice of the Peace.*

ESSEX, SS.

Nov. 6, 1890.

Personally appeared Joseph E. Bailey, Sherman Nelson, H. Howard Noyes, Henry P. Chaplain and John A. Hoyt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, LEWIS H. GILES, *Justice of the Peace.*

GRAFTON SAVINGS BANK—GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 46.

GEORGE K. NICHOLS, *President.*

HENRY F. WING, *Treasurer.*

HENRY F. WING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE K. NICHOLS,

HORACE S. WARREN,

DANIEL N. GIBBS,

JOSEPH A. DODGE,

SILAS VINTON.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$37,474 99	Deposits, ...	\$240,684 31
Loan on bank stock, ...	3,880 00	Guaranty fund, ...	7,000 00
Loans on real estate, ...	78,542 43	Interest account, ...	12,963 57
Loans on personal security, ...	78,560 00		
Loans to counties, cities or towns (notes), ...	22,551 38		
Deposits in banks, on interest, ...	33,000 00		
Deposit in bank, not on interest, ...	6,639 08		
	\$260,647 88		\$260,647 88

Cash on Deposit in Banks, amount in each:—

Millbury National Bank, Millbury, ...	\$10,000 00
First National Bank, Grafton, ...	13,000 00
Grafton National Bank, Grafton, ...	16,639 08*

Loan on Bank Stock:—

On 40 shares First National Bank, Grafton, ...	\$3,880 00
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* This amount has been reduced within the legal limit.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Redemption, Boston,	\$3,000	\$4,200 00	\$4,187 75
30	Nat'l Revere Bank, Boston, .	3,000	3,915 00	3,814 00
20	State National Bank, Boston,	2,000	2,510 00	2,040 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,310 00	1,222 75
13	Nat'l Webster Bank, Boston, .	1,300	1,326 00	1,476 12
15	Howard Nat'l Bank, Boston, .	1,500	1,680 00	1,744 50
10	North National Bank, Boston,	1,000	1,440 00	1,206 25
38	Market National B'k, Boston,	3,800	3,800 00	4,276 00
28	N'l B'k of No. America, Boston,	2,800	3,570 00	3,200 25
14	Traders' Nat'l Bank, Boston, .	1,400	1,484 00	1,949 50
5	Manufacturers N'l B'k, Boston,	500	540 00	550 00
5	Massachusetts N'l B'k, Boston,	500	535 00	677 12
3	National City Bank, Boston, .	300	300 00	363 25
10	Eliot National Bank, Boston, .	1,000	1,340 00	1,230 00
5	Fourth National Bank, Boston,	500	615 00	500 00
10	Spencer Nat'l Bank, Spencer,	1,000	1,150 00	1,000 00
13	First National Bank, Grafton,	1,300	1,586 00	1,462 50
63	Grafton Nat'l Bank, Grafton, .	6,300	7,434 00	6,575 00
		\$32,200	\$38,735 00	\$37,474 99

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$33,000 00	3½ per cent.	\$77,560 00	4½ per cent.	\$56,157 00	6 per cent.
22,551 38	4 “	27,265 40	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 63
 Aggregate amount of the same, ... : \$64,302 51
 Total number of loans upon real estate, ... 66
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 9,684 81
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 4,660 00
 year ending Oct. 31, 1890, ... } 2 per cent., { 4,778 94
 Number of accounts opened during the year ending Oct. 31, 1890, 83
 Number of accounts closed during the year ending Oct. 31, 1890, 59
 Total number of open accounts Oct. 31, 1890, ... 805
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 106 91

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$34,642 38
Number of same, ...	466
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	36,491 44
Number of same, ...	324
Date of examination by commissioner: January 10.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 19, 1890.

Personally appeared Henry F. Wing, Treasurer of the Grafton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, D. WEBSTER NORCROSS, *Justice of the Peace.*

WORCESTER, SS.

Nov. 19, 1890.

Personally appeared George K. Nichols, President, and Geo. W. Fisher, Chas. S. Pratt, Silas Vinton, A. M. Bigelow, Joseph A. Dodge and Albert L. Fisher, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, D. WEBSTER NORCROSS, *Justice of the Peace.*

GRANITE SAVINGS BANK—ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 44.

EBEN G. ABBOTT, *President.*

NATH'L RICHARDSON, Jr., *Treasurer.*

WM. H. COLBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN G. ABBOTT,

FRANCIS TARR,

GRAFTON BUTMAN,

HIRAM J. PHILBROOK,

GEO. A. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M., 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,620 50	Deposits, . . .	\$78,111 52
Bank stock as per schedule, . .	3,165 50	Guaranty fund, . .	475 00
Railroad bonds as per schedule, .	11,893 25		
Loans on real estate, ...	36,925 00		
Loans on personal security, . . .	6,000 00		
Deposits in banks, not on interest, .	2,758 49		
Expense account, ...	83 03		
Safe, ...	95 00		
Cash on hand, ...	45 75		
	\$78,586 52		\$78,586 52

Cash on Deposit in Banks, amount in each :—

Rockport National Bank, Rockport, ...	\$2,628 67
First National Bank, Gloucester, ...	129 82

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Tilton, N. H., 6s, . . .	\$500	\$557 00	\$557 00
City of Keene, N. H., 4s, . . .	500	518 00	518 00
Town of Clinton, Mass., 4s, . . .	1,000	1,035 50	1,035 50
City of Waltham, Mass., 4s, . . .	1,000	1,032 50	1,032 50
District of Columbia 6s, . . .	500	509 50	509 50
County of Merrimack, N. H., 4s, . . .	1,000	1,029 75	1,029 75
Town of Belmont, Mass., 4s, . . .	1,000	1,003 00	1,003 00
City of Cleveland, Ohio, 6s, . . .	1,000	1,118 50	1,118 50
of East Saginaw, Mich., 5s, . . .	4 000	4,076 25	4,076 25
of Scranton, Pa., 5s, . . .	1,000	1,120 00	1,120 00
of Bay City, Mich., 5s, . . .	1,000	1,028 00	1,028 00
of Springfield, Ohio, 5s, . . .	2,000	2,123 00	2,123 00
of Pawtucket, R. I., 4s, . . .	2,000	2,223 50	2,223 50
United States 4s, . . .	200	246 00	246 00
	\$16,700	\$17,620 50	\$17,620 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Gloucester N'l B'k, Gloucester,	\$800	\$1,096 00	\$1,096 00
4	Cape Ann N'l Bk, Gloucester,	400	582 00	582 00
10	Rockport N'l B'k, Rockport,	1,000	1,487 50	1,487 50
		\$2,200	\$3,165 50	\$3,165 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$2,000	\$2,150 50	\$2,150 50
Fitchburg R.R. 4s, . . .	2,000	2,062 50	2,062 50
Fitchburg R.R. 5s, . . .	3,000	3,140 50	3,140 50
Boston & Lowell R.R. 6s, . . .	1,000	1,108 00	1,108 00
Maine Central R.R. 7s, . . .	1,000	1,181 75	1,181 75
Maine Central R.R. 6s, . . .	1,000	1,149 50	1,149 50
Old Colony R.R. 7s, . . .	1,000	1,100 50	1,100 50
	\$11,000	\$11,893 25	\$11,893 25

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,300 00	5 per cent.	\$2,500 00	5½ per cent.	\$36,125 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	72	
Aggregate amount of the same, ...		\$42,925 00
Total number of loans upon real estate, ...	67	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		2,957 61
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		1,084 08
year ending Oct. 31, 1890, ... } 2 per cent., {		1,380 33
Number of accounts opened during the year ending Oct. 31, 1890, .	133	
Number of accounts closed during the year ending Oct. 31, 1890, .	45	
Total number of open accounts Oct. 31, 1890, ...	544	
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...		136 18
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		33,983 47
Number of same, ...	527	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		12,271 15
Number of same, ...	233	
Date of examination by commissioner: August 7.		

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 17, 1890.

Personally appeared Nathaniel Richardson, Jr., Treasurer of the Granite Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, ZENO A. APPLETON, *Justice of the Peace.*

Essex, ss.

Nov. 17, 1890.

Personally appeared Eben G. Abbott, President, and Henry H. Thurston, Wm. H. Colby, Roger H. Tarr, J. L. Woodfall and Geo. A. Lowe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, ZENO A. APPLETON, *Justice of the Peace.*

GREAT BARRINGTON SAVINGS BANK — GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 47.

GEORGE CHURCH, *President.*

CHARLES J. TAYLOR, *Treasurer.*

MERRITT I. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. CHALKLEY COLLINS,

ALFRED S. FASSETT,

JOHN C. WHEELER,

CHARLES J. POTTER,

CHARLES J. TAYLOR.

Open for business Tuesday, Thursday and Saturday, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$11,000 00	Deposits, ...	\$428,200 02
Bank stock as per schedule, .	49,576 92	Guaranty fund, .	13,150 00
Loans on bank stock, ...	510 51	Interest account, .	12,689 87
Railroad bonds as per schedule,	36,000 00		
Real estate (for banking purposes), ...	13,000 00		
Real estate by foreclosure, . .	4,869 13		
Loans on real estate, ...	238,010 58		
Loans on personal security, . .	43,334 25		
Loans to counties, cities or towns (notes), ...	9,000 00		
Deposits in banks, on interest, .	45,082 87		
Deposit in bank, not on interest,	1,198 84		
Expense account, ...	1,197 30		
Cash on hand, ...	1,259 49		
	<u>\$454,039 89</u>		<u>\$454,039 89</u>

Cash on Deposit in Banks, amount in each:—

National Bank of Redemption, Boston, ...	\$15,224 13
Maverick National Bank, Boston, ...	13,587 53
Springfield Safe Deposit and Trust Company, Springfield, ...	16,271 21
National Mahaiwe Bank, Great Barrington, ...	1,198 84

Loans on Bank Stock, amount on each:—

On 5 shares National Mahaiwe Bank, Great Barrington, ...	\$260 51
On 6 shares National Mahaiwe Bank, Great Barrington, ...	250 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4½s, ...	\$1,000	\$1,030 00	\$1,000 00
City of Bridgeport, Conn., 3½s, ...	10,000	10,000 00	10,000 00*
	\$11,000	\$11,030 00	\$11,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Adams, ...	\$1,000	\$1,500 00	\$1,280 00
10	Faneuil Hall N'l Bank, Boston, ...	1,000	1,400 00	1,300 00
13	Suffolk National Bank, Boston, ...	1,300	1,430 00	1,300 00
59	N'l B'k of Redemption, Boston, ...	5,900	8,201 00	7,080 00
19	Hamilton Nat'l Bank, Boston, ...	1,900	2,318 00	2,227 75
10	Atlantic Nat'l Bank, Boston, ...	1,000	1,390 00	1,345 00
54	New England N'l B'k, Boston, ...	5,400	8,910 00	7,290 00
66	Shoe & Leather N'l B'k, Boston, ...	6,600	6,270 00	6,600 00
14	National Union Bank, Boston, ...	1,400	1,988 00	1,890 00
42	N'l B'k of No. America, Boston, ...	4,200	5,040 00	4,200 00
25	Merchants' Nat'l Bank, Boston, ...	2,500	3,675 00	3,392 50
40	National Mahaiwe Bank, Great Barrington, ...	4,000	5,200 00	5,000 00
48	Lee National Bank, Lee, ...	4,800	6,480 00	5,816 67
3	Pittsfield Nat'l Bank, Pittsfield, ...	300	480 00	405 00
3	Housatonic N'l B'k, Stockbridge, ...	300	480 00	450 00
		\$41,600	\$54,762 00	\$49,576 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$5,000	\$5,200 00	\$5,000 00
Boston & Albany R.R. 6s, ...	1,000	1,090 00	1,000 00
Boston & Lowell R.R. 7s, ...	3,000	3,120 00	3,000 00
Boston & Lowell R.R. 4s, ...	10,000	10,300 00	10,000 00
Boston & Providence R.R. 7s, ...	2,000	2,120 00	2,000 00
Boston & Maine R.R. 4s, ...	10,000	10,600 00	10,000 00
Old Colony R.R. 5s, ...	5,000	5,400 00	5,000 00
	\$36,000	\$37,830 00	\$36,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$82,811 66 16,271 21	2½ per cent. 4 “	\$155,558 33	5 per cent.	\$135,297 01	6 per cent.

Amount invested in real estate for banking purposes, ...	\$13,000 00
Estimated value of same, ...	13,000 00
Assessed value of the same, ...	6,600 00
Net income received from same during year ending Oct. 31, 1890, . . .	507 22
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	4,869 13
Assessed value of the same, ...	6,078 00
Net income received from same during year ending Oct. 31, 1890, . . .	56 26
Number of loans which are of an amount not exceeding \$3,000 each, . . .	225
Aggregate amount of the same, ...	169,643 34
Total number of loans upon real estate, ...	200
Amount of investments from which no income is received, ...	790 32
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	22,192 31
Times for the dividends fixed by the by-laws: first Thursday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,512 43
year ending Oct. 31, 1890, ... } 2 per cent., {	7,778 63
Number of accounts opened during the year ending Oct. 31, 1890, . . .	327
Number of accounts closed during the year ending Oct. 31, 1890, . . .	226
Total number of open accounts Oct. 31, 1890, ...	1,884
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,363 32
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	91,805 28
Number of same, ...	1,529
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	72,014 26
Number of same, ...	1,025
Date of examination by commissioner: June 25.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

Nov. 5, 1890.

Personally appeared Charles J. Taylor, Treasurer of the Great Barrington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DEMPSTER J. COLEMAN, *Justice of the Peace.*

BERKSHIRE, SS.

Nov. 5, 1890.

Personally appeared George Church, President, and Alfred S. Fassett, M. I. Wheeler, E. B. Culver, C. J. Potter, Ward Lewis and John C. Wheeler, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DEMPSTER J. COLEMAN, *Justice of the Peace.*

GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABERCROMBIE, *President.*

ALBERT M. GLEASON, *Treasurer.*

CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. A. FORBES,

A. M. GLEASON,

CHAS. R. LOWELL,

LEVI J. GUNN,

S. B. SLATE.

Open for business every business day, 9 A.M. to 12.30 P.M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$189,500 00	Deposits, . . .	\$1,518,929 59
Bank stock as per schedule, .	130,800 00	Guaranty fund, .	40,375 00
Loans on bank stock, . . .	19,715 00	Profit and loss account, . . .	2,464 10
Railroad bonds as per schedule, .	24,000 00		
Loan on railroad stock, . . .	500 00		
Loans on real estate, . . .	879,338 27		
Loans on personal security, .	223,530 73		
Loans to counties, cities or towns (notes), ...	20,100 00		
Loans on depositors' books, . .	100 00		
Deposits in banks, on interest, .	28,698 90		
Deposits in banks, not on interest, .	1,899 60		
Expense account, ...	1,287 63		
Furniture and fixtures, ...	1,000 00		
Unpaid interest, ...	876 78		
Premium account, ...	38,175 00		
Cash on hand, ...	2,246 78		
	\$1,561,768 69		\$1,561,768 69

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Rutland, Vt., ...	\$10,000 00
People's National Bank, Brattleboro, Vt., ...	10,297 55
Packard National Bank, Greenfield, ...	5 404 80
Conway National Bank, Conway, ...	2,996 55
Old Boston National Bank, Boston, ...	1,015 03
National Bank of Commerce, Boston, ...	884 57

Loans on Bank Stock, amount on each :—

On 29 shares Conway National Bank, Conway, ...	\$2,875 00
On 50 shares Adams National Bank, North Adams, ...	5,000 00
On 5 shares First National Bank, Amherst, ...	500 00
On 4 shares Franklin County National Bank, Greenfield, ...	340 00
On 100 shares Home National Bank, Holyoke, ...	8,000 00
On 24 shares Packard National Bank, Greenfield, ...	2,000 00
On 10 shares Shelburne Falls National Bank, Shelburne Falls, ...	500 00
On 5 shares First National Bank, Northampton, ...	500 00

Loan on Railroad Stock :—

On 10 shares Boston & Albany R.R., ...	\$500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Burlington, Vt., 5s, ...	\$35,000	\$35,000 00	\$35,000 00
of Des Moines, Iowa, 5s, ...	14,000	14,140 00	14,000 00
of Milwaukee, Wis., 7s, ...	18,000	18,900 00	18,000 00
Town of Pittsfield, Mass., 4½s, ...	65,000	66,625 00	65,000 00
of Rutland, Vt., 4½s, ...	40,000	41,200 00	40,000 00
of West Rutland, Vt., 5s, ...	17,500	19,425 00	17,500 00
	\$189,500	\$195,290 00	\$189,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol Nat'l Bank, Athol, ...	\$3,700	\$3,885 00	\$3,700 00
48	Nat'l Revere Bank, Boston, ...	4,800	6,288 00	4,800 00
13	N'l Hide & Leather B'k, Boston, ...	1,300	1,690 00	1,300 00
6	National City Bank, Boston, ...	600	601 50	600 00
18	Market Nat'l Bank, Boston, ...	1,800	1,800 00	1,800 00
42	Eliot National Bank, Boston, ...	4,200	5,628 00	4,200 00
38	Merchants' N'l Bank, Boston, ...	3,800	5,814 00	3,800 00
15	Howard Nat'l Bank, Boston, ...	1,500	1,680 00	1,500 00
10	Second Nat'l Bank, Boston, ...	1,000	1,960 00	1,000 00
3	Washington N'l Bank, Boston, ...	300	366 00	300 00
50	Metropolitan N'l B'k, Boston, ...	5,000	5,000 00	5,000 00
20	South End Nat'l B'k, Boston, ...	2,000	2,000 00	2,000 00
52	N'l B'k of Redemption, Boston, ...	5,200	7,332 00	5,200 00
12	First Nat'l Bank, Chicopee, ...	1,200	1,800 00	1,200 00
41	Conway Nat'l Bank, Conway, ...	4,100	5,330 00	4,100 00
34	First Nat'l Bank, Greenfield, ...	3,400	6,800 00	3,400 00
138	Holyoke Nat'l Bank, Holyoke, ...	13,800	20,700 00	13,800 00
50	City Nat'l Bank, Holyoke, ...	5,000	5,500 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke, ...	1,400	2,380 00	1,400 00
15	Hampshire County Nat'l Bank, Northampton, ...	1,500	1,800 00	1,500 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	First N'l Bank, Northampton,	\$2,100	\$2,730 00	\$2,100 00
60	Berkshire N'l B'k, No. Adams,	6,000	6,500 00	6,000 00
50	Orange Nat'l Bank, Orange, .	5,000	7,500 00	5,000 00
67	Palmer Nat'l Bank, Palmer, .	6,700	9,380 00	6,700 00
110	Third Nat'l Bank, Springfield,	11,000	22,550 00	11,000 00
45	City Nat'l Bank, Springfield, .	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield,	7,000	9,800 00	7,000 00
3	Chicopee N'l B'k, Springfield,	300	540 00	300 00
50	Agawam N'l B'k, Springfield,	5,000	6,000 00	5,000 00
36	Second N'l Bank, Springfield,	3,600	5,472 00	3,600 00
25	Chapin N'l Bank, Springfield,	2,500	4,000 00	2,500 00
15	Crocker N'l B'k, Turner's Falls,	1,500	2,025 00	1,500 00
50	Winchester National Bank, Winchester, N.H., ...	5,000	5,550 00	5,000 00
50	First Nat'l Bank, Westfield, .	5,000	6,750 00	5,000 00
		\$130,800	\$183,901 50	\$130,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$12,000	\$12,840 00	\$12,000 00
Fitchburg R.R. 7s, ...	2,000	2,150 00	2,000 00
Newport and Richford R.R. 5s, ...	10,000	10,500 00	10,000 00*
	\$24,000	\$25,490 00	\$24,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,698 90 20,100 00	3 per cent. 4½ “	\$5,000 00 1,083,184 00	4⅞ per cent. 5 “	\$50,000 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 597

Aggregate amount of the same, ... \$540,407 23

Total number of loans upon real estate, ... 521

Amount of investments from which no income is received, ... 6,000 00

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	\$76,932 14				
Times for the dividends fixed by the by-laws: January 1 and July 1.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	<table> <tr> <td>2 per cent., {</td><td>27,341 94</td></tr> <tr> <td>2 per cent., {</td><td>28,422 45</td></tr> </table>	2 per cent., {	27,341 94	2 per cent., {	28,422 45
2 per cent., {	27,341 94				
2 per cent., {	28,422 45				
Number of accounts opened during the year ending Oct. 31, 1890, ...	643				
Number of accounts closed during the year ending Oct. 31, 1890, ...	417				
Total number of open accounts Oct. 31, 1890, ...	3,558				
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,979 23				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	292,063 08				
Number of same, ...	2,841				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	234,249 45				
Number of same, ...	2,374				
Date of examination by commissioner: October 23.					

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS.

Nov. 7, 1890.

Personally appeared Albert M. Gleason, Treasurer of the Greenfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. MASON MOODY, *Justice of the Peace.*

FRANKLIN, SS.

Nov. 7, 1890.

Personally appeared Robert Abercrombie, President, and Edward E. Lyman, W. A. Forbes, Chas. R. Lowell, E. A. Hall, L. J. Gunn and S. B. Slate, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. MASON MOODY, *Justice of the Peace.*

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 44.

E. TRASK, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

F. S. BAILEY,

JOHN MULLIGAN,

E. TRASK,

A. J. WRIGHT.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits, ...	\$2,335,218 76
Bank stock as per schedule, .	297,829 00	Guaranty fund, . .	66,000 00
Loans on bank stock, ...	31,185 00	Interest account, .	8,133 10
Railroad bonds as per schedule,	100,000 00	Profit and loss ac-	
Loans on railroad stocks, . . .	70,900 00	count, ...	29,243 19
Real estate by foreclosure, . .	95,840 63	Premium account, .	7,250 00
Loans on real estate, ...	1,118,150 00		
Loans on personal security, . .	601,750 00		
Deposits in banks, on interest, .	71,000 00		
Deposits in banks, not on interest,	5,892 61		
Expense account, ...	1,476 64		
Cash on hand, ...	1,821 17		
	\$2,445,845 05		\$2,445,845 05

Cash on Deposit in Banks, amount in each : —

Chicopee National Bank, Springfield, ...	\$15,000 00
Holyoke National Bank, Holyoke, ...	15,000 00
Agawam National Bank, Springfield, ...	45,635 75
John Hancock National Bank, Springfield, ...	66 50
Chapin National Bank, Springfield, ...	143 72
National Revere Bank, Boston, ...	1,046 64

Loans on Bank Stock, amount on each : —

On 2 shares Chicopee National Bank, Springfield, ...	}	\$1,600 00
On 10 shares Chapin National Bank, Springfield, ...		
On 5 shares Pynchon National Bank, Springfield, ...		
On 25 shares Chapin National Bank, Springfield, ...	}	5,300 00
On 30 shares City National Bank, Springfield, ...		
On 6 shares Saybrook National Bank, Essex, Conn., ...		500 00
On 50 shares Holyoke National Bank, Holyoke, ...		5,000 00
On 5 shares Ware National Bank, Ware, ...		225 00
On 25 shares Third National Bank, Springfield, ...		2,500 00
On 8 shares Chapin National Bank, Springfield, ...	}	960 00
On 2 shares Chicopee National Bank, Springfield, ...		
On 7 shares City National Bank, Springfield, ...		700 00
On 20 shares Agawam National Bank, Springfield, ...		1,800 00
On 16 shares Palmer National Bank, Palmer, ...		1,000 00
On 30 shares Hampshire County National Bank, Northampton, ...		3,000 00
On 15 shares Second National Bank, Springfield, ...	}	2,500 00
On 10 shares Third National Bank, Springfield, ...		
On 2 shares First National Bank, Springfield, ...		200 00
On 20 shares Third National Bank, Springfield, ...		2,000 00
On 20 shares Agawam National Bank, Springfield, ...		2,000 00
On 13 shares Agawam National Bank, Springfield, ...	}	1,900 00
On 6 shares First National Bank, Springfield, ...		

Loans on Railroad Stock, amount on each : —

On 5 shares Connecticut River R.R., ...	\$700 00
On 100 shares Connecticut River R.R., ...	15,000 00
On 5 shares Connecticut River R.R., ...	500 00
On 15 shares Connecticut River R.R., ...	2,000 00
On 10 shares Boston & Albany R.R., ...	1,000 00
On 10 shares Boston & Albany R.R., ...	1,500 00
On 10 shares Boston & Albany R.R., ...	1,700 00
On 18 shares Boston & Albany R.R., ...	3,000 00
On 16 shares Boston & Albany R.R., ...	2,500 00
On 50 shares Boston & Albany R.R., ...	7,500 00
On 100 shares Old Colony R.R., ...	15,000 00
On 100 shares Boston & Providence R.R., ...	20,000 00*
On 4 shares New York, New Haven & Hartford R.R., ...	500 00

* A legal loan when made.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$50,000	\$62,000 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	First National Bank, Boston, .	\$2,800	\$7,140 00	\$2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	9,750 00	7,500 00
230	Merchants' Nat'l Bank, Boston,	23,000	34,960 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	10,275 00	10,865 00
75	National Revere Bank, Boston,	7,500	9,825 00	7,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,080 00	4,292 00
50	N'l B'k of the Republic, Boston,	5,000	8,500 00	6,300 00
37	Suffolk Nat'l Bank, Boston, .	3,700	4,144 00	4,500 00
50	Continental N'l Bank, Boston,	5,000	6,400 00	5,300 00
50	N'l B'k of Redemption, Boston,	5,000	7,000 00	6,700 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,350 00	5,900 00
50	State National Bank, Boston,	5,000	6,350 00	5,900 00
50	N'l B'k of No. America, Boston,	5,000	6,400 00	5,700 00
50	Eliot National Bank, Boston, .	5,000	6,750 00	6,100 00
63	Shawmut Nat'l Bank, Boston,	6,300	8,316 00	7,600 00
57	First National Bank, Chicopee,	5,700	8,379 00	7,470 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,300 00	4,550 00
150	Holyoke Nat'l Bank, Holyoke,	15,000	25,500 00	15,000 00
40	Hadley Falls N'l B'k, Holyoke,	4,000	6,000 00	4,732 00
20	Monson N'l Bank, Monson, .	2,000	3,000 00	2,200 00
66	Hampshire County National Bank, Northampton, . . .	6,600	8,250 00	7,225 00
30	First N'l Bank, Northampton,	3,000	4,200 00	3,000 00
50	First N'l Bank, Norwich, Ct.,	5,000	5,200 00	5,180 00
50	Uncas N'l Bank, Norwich, Ct.,	2,500	2,750 00	2,900 00
85	Thames N'l B'k, Norwich, Ct.,	8,500	12,750 00	12,285 00
74	Third N'l Bank, Springfield,	7,400	15,540 00	11,560 00
65	Pyncheon N'l B'k, Springfield,	6,500	11,375 00	10,985 00
50	First Nat'l Bank, Springfield,	5,000	7,000 00	6,525 00
230	Chapin N'l Bank, Springfield,	23,000	34,500 00	24,700 00
423	Agawam N'l B'k, Springfield,	42,300	50,760 00	46,700 00
50	Chicopee N'l B'k, Springfield,	5,000	8,600 00	8,600 00
75	Ware National Bank, Ware, .	7,500	9,000 00	10,050 00
		\$249,600	\$351,344 00	\$297,829 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$50,000	\$55,000 00	\$50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	56,000 00	50,000 00
	\$100,000	\$111,000 00	\$100,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$186,000 00	4 per cent.	\$115,000 00	4½ per cent.	\$1,591,985 00	5 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$95,840 63
Assessed value of the same, ...	67,700 00
Net income received from same during year ending Oct. 31, 1890, . .	2,931 00
Number of loans which are of an amount not exceeding \$3,000 each, 328	
Aggregate amount of the same, ...	447,135 00
Total number of loans upon real estate, ...	279
Amount of investments from which no income is received, ...	10,050 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	110,055 98
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	42,645 91
year ending Oct. 31, 1890, ... } 2 per cent., {	44,275 30
Number of accounts opened during the year ending Oct. 31, 1890, . .	984
Number of accounts closed during the year ending Oct. 31, 1890, . .	814
Total number of open accounts Oct. 31, 1890, ...	4,681
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	7,616 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	470,401 93
Number of same, ...	4,257
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	403,333 47
Number of same, ...	3,213
Date of examination by commissioner: June 28.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS., Nov. 1, 1890.

Personally appeared P. S. Bailey, Treasurer of the Hampden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, J. B. PHELPS, *Justice of the Peace.*

HAMPDEN, SS., Nov. 1, 1890.

Personally appeared Eliphalet Trask, President, and Andrew J. Wright, J. Mulligan, F. S. Bailey, H. S. Hyde and L. J. Powers, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, J. B. PHELPS, *Justice of the Peace.*

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 32.

JOSEPHUS CRAFTS, *President.*

LEWIS WARNER, *Treasurer.*

LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPHUS CRAFTS, WILLIAM H. DICKINSON,
WEBSTER HERRICK, ORMAN S. CLARK,
J. H. DEMOND.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$182,030 42	Deposits, ...	\$965,413 29
Loans on bank stock, ...	13,750 00	Guaranty fund, . .	23,650 00
Railroad bonds as per schedule, .	30,000 00	Interest account, . .	3,470 74
Loans on real estate, ...	662,460 32	Profit and loss ac-	
Loans on personal security, . .	61,737 50	count, ...	11,243 18
Loans to counties, cities or towns			
(notes), ...	19,500 00		
Deposit in bank, on interest, . .	31,532 08		
Expense account, ...	2,766 89		
	<u>\$1,003,777 21</u>		<u>\$1,003,777 21</u>

Cash on Deposit in Bank : —

Hampshire County National Bank, Northampton, ... \$31,532 08

Loans on Bank Stock, amount on each : —

On 42 shares Hampshire County National Bank, Northampton, ... \$2,850 00
 On 12 shares First National Bank, Northampton, ... 1,050 00
 On 73 shares First National Bank, Easthampton, ... 7,300 00
 On 5 shares Palmer National Bank, Palmer, ... 500 00
 On 5 shares First National Bank, Greenfield, ... 500 00
 On 7 shares Franklin County National Bank, Greenfield, ... 550 00
 On 10 shares Conway National Bank, Conway, ... 1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	North National Bank, Boston,	\$10,000	\$14,400 00	\$12,661 00
40	N'l B'k of the Commonwealth, Boston,	4,000	6,800 00	4,635 00
22	Blackstone N'l Bank, Boston,	2,200	2,464 00	3,247 50
33	Howard Nat'l Bank, Boston, .	3,300	3,729 00	3,695 00
35	Shawmut Nat'l Bank, Boston, .	3,500	4,585 00	4,477 50
32	N'l Hide & Leather B'k, Boston,	3,200	4,160 00	3,797 00
15	N'l B'k of Commerce, Boston,	1,500	2,055 00	2,505 00
42	Tremont Nat'l Bank, Boston, .	4,200	4,893 00	5,386 00
35	Continental N'l Bank, Boston,	3,500	4,445 00	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,332 00	1,032 00
10	N'l B'k of No America, Boston,	1,000	1,275 00	1,147 50
35	Market Nat'l Bank, Boston, .	3,500	3,500 00	4,219 37
7	Mt. Vernon N'l Bank, Boston,	700	969 50	896 00
44	Globe National Bank, Boston,	4,400	4,400 00	5,651 87
30	Merchants' N'l Bank, Boston, .	3,000	4,575 00	4,260 00
9	Atlantic Nat'l Bank, Boston, .	900	1,269 00	1,221 75
33	Atlas Nat'l Bank, Boston, .	3,300	3,960 00	3,902 75
36	Eliot National Bank, Boston, .	3,600	4,824 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	854 00	906 00
15	Massachusetts N'l B'k, Boston,	1,500	1,650 00	1,920 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,390 00	3,870 00
22	National Revere Bank, Boston,	2,200	2,860 00	2,802 00
10	Shoe & Leather N'l B'k, Boston,	1,000	1,000 00	1,436 25
50	Third National Bank, Boston,	5,000	6,000 00	5,600 93
50	Second National Bank, Boston,	5,000	9,750 00	7,900 00
12	National Eagle Bank, Boston,	1,200	1,320 00	1,476 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,070 00	1,040 00
34	First National Bank, Chicopee,	3,400	5,100 00	5,175 00
100	First N'l Bank, Easthampton,	10,000	14,500 00	12,420 00
20	City National Bank, Holyoke,	2,000	2,240 00	2,000 00
10	Home National Bank, Holyoke,	1,000	1,120 00	1,000 00
257	Hampshire County N'l Bank, Northampton, ...	25,700	32,125 00	25,700 00
56	First N'l Bank, Northampton,	5,600	7,560 00	7,466 00
63	Northampton National Bank, Northampton, ...	6,300	11,025 00	10,702 50
50	John Hancock National Bank, Springfield, ...	5,000	6,250 00	5,898 00
5	Chicopee N'l B'k, Springfield,	500	850 00	800 00
36	Agawam N'l B'k, Springfield,	3,600	4,320 00	4,497 00
28	Mechanics' N'l B'k, Worcester,	2,800	3,360 00	3,749 00
12	Ware National Bank, Ware, .	1,200	1,440 00	1,624 00
13	Union Nat'l Bank, Weymouth,	1,300	1,560 00	1,592 50
10	Berkshire N'l B'k, No. Adams,	1,000	1,050 00	1,050 00
		\$146,600	\$194,029 50	\$182,030 42

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$10,000	\$9,700 00	\$10,000 00
Boston & Providence R.R. 4s, ...	6,000	6,420 00	6,000 00
Boston & Lowell R.R. 4s, ...	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s, ...	4,000	4,280 00	4,000 00
	\$30,000	\$30,500 00	\$30,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,532 08 46,000 00	3½ per cent. 4 “	\$58,600 00	4½ per cent.	\$652,847 82	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 367
 Aggregate amount of the same, ... \$385,522 84
 Total number of loans upon real estate, ... 410
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 43,974 91
 Times for the dividends fixed by the by-laws: May 15 and November 15.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 17,560 50
 year ending Oct. 31, 1890, ... } 2 per cent., { 18,076 07
 Number of accounts opened during the year ending Oct. 31, 1890, . 443
 Number of accounts closed during the year ending Oct. 31, 1890, . 332
 Total number of open accounts Oct. 31, 1890, ... 2,413
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 2,766 89
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1890, ... 198,650 18
 Number of same, ... 2,054
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1890, ... 161,531 12
 Number of same, ... 1,644
 Date of examination by commissioner: July 8.

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, SS.

Nov. 10, 1890.

Personally appeared Lewis Warner, Treasurer of the Hampshire Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN B. O'DONNELL, *Justice of the Peace.*

HAMPSHIRE, SS.

Nov. 10, 1890.

Personally appeared J. Crafts, President, and W. H. Dickinson, Orman S. Clark, W. Herrick, J. H. Demond, W. A. Nash, E. A. Edwards, James Dunlap and Edgar F. Crooks, trustees of said corporation. and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN B. O'DONNELL, *Justice of the Peace.*

HAVERHILL SAVINGS BANK—HAVERHILL.

Incorporated Feb. 28, 1828. Present number of corporators, 49.

GEORGE A. KIMBALL, *President.*

FRED. W. COFFIN, *Treasurer.*

RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE A. KIMBALL,

EBEN MITCHELL,

WOODBURY NOYES.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 3.30 P.M. ;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$691,300 00	Deposits, ...	\$4,554,772 78
Loans on public funds, . . .	44,000 00	Guaranty fund, ...	170,000 00
Bank stock as per schedule, .	494,650 00	Interest account, ...	3,476 00
Loans on bank stock, ...	79,500 00	Profit and loss ac-	
Railroad bonds as per schedule,	515,000 00	count, ...	6,270 62
Loans on railroad bonds, . . .	13,000 00	Premium account, ...	25,853 95
Loans on railroad stocks, . . .	56,300 00		
Railroad notes, ...	100,000 00		
Real estate by foreclosure, . .	5,431 65		
Loans on real estate, ...	1,084,075 00		
Loans on personal security, . .	1,511,386 00		
Loans to counties, cities or towns			
(notes), ...	29,000 00		
Deposits in banks, on interest, .	111,736 19		
Deposits in banks, not on interest,	20,000 00		
Cash on hand, ...	4,994 51		
	<u>\$4,760,373 35</u>		<u>\$4,760,373 35</u>

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston, ...	\$41,688 07
Haverhill National Bank, Haverhill, ...	65,048 12
Second National Bank, Haverhill, ...	25,000 00

Loans on Public Funds, amount on each : —

On \$8,000 United States bonds, ...	\$4,000 00
On \$2,000 State of New Hampshire bonds, ...	2,000 00
On \$10,000 Town of Arlington bonds, ...	10,000 00
On \$8,000 City of Charlestown bonds, ...	8,000 00
On \$20,000 City of Boston bonds, ...	20,000 00

Loans on Bank Stock, amount on each : —

On 100 shares Broadway National Bank, Boston, ...	\$8,000 00
On 150 shares Fourth National Bank, Boston, ...	12,000 00
On 10 shares Tremont National Bank Boston, ...	600 00
On 162 shares Cocheco National Bank, Dover, N. H., ...	13,000 00
On 60 shares First National Bank, Easton, ...	6,000 00
On 120 shares Essex National Bank, Haverhill, ...	12,000 00
On 12 shares Haverhill National Bank, Haverhill, ...	800 00
On 99 shares Second National Bank, Haverhill, ...	9,700 00
On 12 shares First National Bank, Merrimac, ...	1,200 00
On 5 shares Essex National Bank, Haverhill, ...	1,200 00
On 7 shares First National Bank, Haverhill, ...	
On 65 shares Second National Bank, Haverhill, ...	15,000 00
On 100 shares Amesbury National Bank, Amesbury, ...	

Loans on Railroad Bonds, amount on each : —

On \$8,000 Boston & Maine R.R. bonds, ...	\$7,000 00
On \$10,000 Concord & Montreal R.R. bonds, ...	5,000 00
On \$1,000 Old Colony R.R. bonds, ...	1,000 00

Loans on Railroad Stock, amount on each : —

On 16 shares Boston & Albany R.R., ...	\$1,300 00
On 403 shares Boston & Maine, ...	55,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$100,000	\$104,000 00	\$100,000 00
Town of Bradford, Mass, 4s, ...	27,000	27,000 00	27,000 00
of Brookline, Mass., 6s, ...	22,000	23,760 00	22,000 00
City of Cambridge, Mass., 4s, ...	40,000	42,400 00	40,000 00
of Cleveland, Ohio, 5s, ...	25,000	28,000 00	25,000 00
of Danbury, Conn, 4s, ...	25,000	25,750 00	25,000 00
of Dayton, Ohio, 5s, ...	20,000	20,200 00	20,000 00
of Dayton, Ohio, 4s, ...	25,000	25,250 00	25,000 00
of Des Moines, Iowa, 5s, ...	15,000	15,225 00	15,000 00
of Des Moines, Iowa, 4s, ...	25,000	25,000 00	25,000 00
of Detroit, Mich., 4s, ...	50,000	52,000 00	50,000 00
of Dover, N.H., 6s, ...	46,300	47,689 00	46,300 00
of Fall River, Mass, 6s, ...	10,000	11,200 00	10,000 00
of Fall River, Mass., 5s, ...	40,000	44,900 00	40,000 00
of Haverhill, Mass., 5s, ...	25,000	25,500 00	25,000 00
of Haverhill, Mass., 4s, ...	35,000	35,525 00	35,000 00
of Haverhill, Mass., 3½s, ...	30,000	29,700 00	30,000 00
of Lynn, Mass., 6s, ...	10,000	11,100 00	10,000 00
of Lynn, Mass., 5s, ...	5,000	5,700 00	5,000 00
of Nashua, N.H., 6s, ...	35,000	35,175 00	35,000 00
of New Bedford, Mass., 4s, ...	25,000	25,375 00	25,000 00
of Pawtucket, R.I., 4s, ...	25,000	25,750 00	25,000 00
of Somerville, Mass, 5s, ...	11,000	11,055 00	11,000 00
Town of Winthrop, Mass., 7s, ...	20,000	20,200 00	20,000 00
	\$691,300	\$717,454 00	\$691,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	\$3,200	\$4,160 00	\$3,200 00
200	Atlas National Bank, Boston,	20,000	23,200 00	20,000 00
205	Blackstone N'l Bank, Boston, .	20,500	22,908 75	20,500 00
267	Boston Nat'l Bank, Boston, .	26,700	31,973 25	26,700 00
50	Central Nat'l Bank, Boston, .	5,000	6,975 00	5,000 00
50	Columbian N'l Bank, Boston,	5,000	6,012 50	5,000 00
100	Continental N'l Bank, Boston,	10,000	12,725 00	10,000 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
100	Faneuil Hall N'l B'k, Boston,	10,000	14,325 00	10,000 00
50	First National Bank, Boston, .	5,000	12,725 00	5,000 00
125	Fourth Nat'l Bank, Boston, .	12,500	14,718 75	12,500 00
100	Globe National Bank, Boston,	10,000	10,000 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	9,150 00	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	16,837 50	15,000 00
100	Manufacturers' National Bank, Boston, ...	10,000	10,725 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,612 50	5,000 00
267	National Bank of No. America, Boston, ...	26,700	34,042 50	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	35,750 50	25,400 00
225	National Bank of the Republic, Boston, ...	22,500	37,462 50	22,500 00
150	National City Bank, Boston, .	15,000	15,000 00	15,000 00
100	Nat'l Eagle Bank, Boston, .	10,000	10,800 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	20,287 50	15,000 00
200	National Hide & Leather Bank, Boston, ...	20,000	26,000 00	20,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
150	North National Bank, Boston,	15,000	21,600 00	15,000 00
150	Shawmut Nat'l Bank, Boston,	15,000	19,687 50	15,000 00
75	Shoe & Leather National Bank, Boston, ...	7,500	7,350 00	7,500 00
50	State National Bank, Boston, .	5,000	6,275 00	5,000 00
150	Suffolk Nat'l Bank, Boston, .	15,000	16,875 00	15,000 00
166	Third National Bank, Boston,	16,600	19,961 50	16,600 00
83	Traders' Nat'l Bank, Boston, .	8,300	8,798 00	8,300 00
145	First Nat'l Bank, Haverhill, .	14,500	23,200 00	14,500 00
375	Haverhill N'l B'k, Haverhill, .	37,500	63,750 00	37,500 00
300	Merrimack N'l B'k, Haverhill,	30,000	51,000 00	30,000 00
50	Bay State N'l B'k, Lawrence,	3,750	6,750 00	3,750 00
100	First National Bank, Malden,	10,000	15,100 00	10,000 00
15	First National Bank, Chelsea,	1,500	1,867 50	1,500 00
		\$494,650	\$662,805 75	\$494,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R.R. 7s, . .	\$2,500	\$2,575 00	\$2,500 00
Boston & Lowell R.R. 4s, . .	39,000	39,390 00	39,000 00
Boston & Maine R.R. 7s, . .	83,500	90,180 00	83,500 00
Boston & Providence R.R. 4s, . .	141,000	150,870 00	141,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,500 00	25,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s, ...	50,000	48,500 00	50,000 00
Fitchburg R.R. 4½s, ...	50,000	50,500 00	50,000 00
Leeds & Farmington R.R. 6s, . .	38,000	41,040 00	38,000 00
Maine Central R.R. 7s, ...	10,000	11,800 00	10,000 00
Old Colony R.R. 7s, ...	5,000	5,425 00	5,000 00
Old Colony R.R. 6s, ...	15,000	16,575 00	15,000 00
Old Colony R.R. 4s, ...	25,000	26,500 00	25,000 00
Portland & Kennebec R.R. 6s, . .	10,000	10,700 00	10,000 00
West Amesbury Branch R.R. 7s, . .	6,000	6,420 00	6,000 00
	\$515,000	\$540,975 00	\$515,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$86,736 19	3 per cent.	\$50,000 00	4½ per cent.	\$1,023,161 00	5 per cent.
10,000 00	3½ "	455,900 00	4½ "	35,550 00	5½ "
197,000 00	4 "	105,000 00	4½ "	340,850 00	6 "
62,000 00	4¼ "	662,800 00	4¾ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,431 65
Assessed value of the same, ...	4,350 00
Net income received from same during year ending Oct. 31, 1890, ...	112 51
Number of loans which are of an amount not exceeding \$3,000 each, ...	452
Aggregate amount of the same, ...	682,911 00
Total number of loans upon real estate, ...	492
Amount of investments from which no income is received, ...	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	223,477 87
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	84,298 08 86,451 29
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,900
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,420
Total number of open accounts Oct. 31, 1890, ...	13,017
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	6,538 85

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$722,533 00
Number of same, ...	10,603
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	671,667 37
Number of same, ...	7,845
Date of examination by commissioner : September 26.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, SS.

Nov. 10, 1890.

Personally appeared Fred. W. Coffin, Treasurer of the Haverhill Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JOSEPH H. PEARL, *Justice of the Peace.*

ESSEX, SS.

Nov. 10, 1890.

Personally appeared George A. Kimball, President, and Eben Mitchell, J. H. Farnsworth, Thomas S. Ruddock, Ira A. Abbott and Woodbury Noyes, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JOSEPH H. PEARL, *Justice of the Peace.*

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 72.

ELNATHAN GRAVES, *President.*

B. S. JOHNSON, *Treasurer.*

HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS M. CARTER, GEORGE MARKS,

BYRON LOOMIS, F. S. WARNER,

CHARLES D. WAITE.

Open for business every business day, 10 A.M. to 12 M., and 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$59,044 29	Deposits, ...	\$285,069 14
Railroad bonds as per schedule, . .	10,871 89	Guaranty fund, . . .	7,981 88
Real estate by foreclosure, . . .	1,750 00	Interest account, . . .	2,282 53
Loans on real estate, ...	147,955 69	Profit and loss ac-	
Loans on personal security, . . .	41,736 71	count, ...	84 41
Loans to counties, cities or			
towns (notes), ...	12,785 00		
Loans on depositors' books, . . .	200 00		
Deposits in banks, on interest, . .	20,151 63		
Expense account, ...	336 98		
Cash on hand, ...	585 77		
	\$295,417 96		\$295,417 96

Cash on Deposit in Banks, amount in each :—

Conway National Bank, Conway, ...	\$32 24
Hampshire County National Bank, Northampton, ...	6,017 33
Home National Bank, Holyoke, ...	14,102 06

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Conway Nat'l Bank, Conway,	\$4,000	\$5,000 00	\$4,721 13
10	Chicopee N'l B'k, Springfield,	1,000	1,700 00	1,700 00
50	Danbury N'l Bank, Danbury, Conn.	5,000	6,650 00	6,600 00
43	First N'l Bank, Easthampton,	4,300	6,020 00	5,290 00
52	First N'l Bank, Northampton,	5,200	7,020 00	6,765 50
50	First Nat'l Bank, Amherst, .	5,000	7,650 00	7,520 00
10	First Nat'l Bank, Springfield,	1,000	1,450 00	1,450 00
50	Hampshire Co. Nat'l Bank, Northampton, ...	5,000	6,050 00	6,041 66
50	City National Bank, Holyoke,	5,000	5,625 00	5,625 00
50	Home Nat'l Bank, Holyoke, .	5,000	5,750 00	5,000 00
48	John Hancock National Bank, Springfield, ...	4,800	6,000 00	6,000 00
22	Southington N'l Bank, Southington, Conn., ...	2,200	2,420 00	2,331 00
		\$47,500	\$61,335 00	\$59,044 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$3,000	\$3,219 17	\$3,219 17
Fitchburg R.R. 4s, ...	2,000	1,915 22	1,915 22
Boston & Albany R.R. 7s, ...	5,000	5,250 00	5,737 50
	\$10,000	\$10,384 39	\$10,871 89

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,017 33	3½ per cent.	\$6,000 00	4½ per cent.	\$23,525 00	5 per cent.
14,134 30	4 " "	560 00	4¾ " "	172,592 40	6 " "

Value, by books, of real estate held or owned by foreclosure or otherwise, \$1,750 00
Assessed value of the same, ... 1,450 00
Net income received from same during year ending Oct. 31, 1890, . . . 12 00

Number of loans which are of an amount not exceeding \$3,000 each, ...	368	
Aggregate amount of the same, ...		\$175,377 40
Total number of loans upon real estate, ...	215	
Amount of investments from which no income is received, ...		1,660 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		15,833 30
Times for the dividends fixed by the by-laws: second Tuesday in January and July.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		5,532 34
year ending Oct. 31, 1890, ... } 2½ per cent., {		6,243 57
Number of accounts opened during the year ending Oct. 31, 1890, ...	152	
Number of accounts closed during the year ending Oct. 31, 1890, ...	115	
Total number of open accounts Oct. 31, 1890, ...	991	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		1,306 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		59,468 51
Number of same, ...	878	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		61,016 39
Number of same, ...	633	
Date of examination by commissioner: June 21.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

Nov. 8, 1890.

Personally appeared B. S. Johnson, Treasurer of the Haydenville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIS W. STRONG, *Justice of the Peace.*

HAMPSHIRE, ss.

Nov. 8, 1890.

Personally appeared Elnathan Graves, President, and Byron Loomis, C. B. Hosford, Chas. D. Waite, Wilson Dewey and Henry C. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIS W. STRONG, *Justice of the Peace.*

HINGHAM INSTITUTION FOR SAVINGS — HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 56.

JOSEPH SPRAGUE, *President.*

HENRY C. HARDING, *Treasurer.*

HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH SPRAGUE,

EDMUND HERSEY, 2d,

ELIJAH SHUTE,

ENOS LORING.

Open for business every business day, 8 A.M. to 12 M., 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$95,000 00	Deposits, ...	\$2,002,529 45
Loans on public funds, ...	3,600 00	Guaranty fund, . .	65,700 00
Bank stock as per schedule, . .	150,260 00	Profit and loss account, ...	34,724 02
Railroad bonds as per schedule, .	46,000 00	Suspense account, . .	40 50
Loan on railroad bonds, ...	1,000 00		
Loan on railroad stock, ...	12,500 00		
Railroad notes, ...	75,000 00		
Real estate (for banking purposes), ...	3,000 00		
Real estate by foreclosure, . . .	18,500 00		
Loans on real estate, ...	899,072 00		
Loans on personal security, . . .	690,725 00		
Loans to counties, cities or towns (notes), ...	60,300 00		
Deposit in bank, on interest, . .	13,699 59		
Deposits in banks, not on interest, .	8,435 12		
Expense account, ...	2,392 91		
Stock of Lawrence Duck Co.,* . .	22,000 00		
Stock of Provincetown Steamship Co.,*	300 00		
Cash on hand, ...	1,209 35		
	<u>\$2,102,993 97</u>		<u>\$2,102,993 97</u>

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each : —

Hingham National Bank, Hingham, ...	\$4,018 92
Shoe and Leather National Bank, Boston, ...	13,699 59
National Webster Bank, Boston, ...	4,416 20

Loans on Public Funds, amount on each : —

On \$100 United States 4s, ...	\$100 00
On \$1,000 United States 4s, ...	1,000 00
On \$1,000 United States 4s and \$2,000 United States 4½s, ...	2,500 00

Loan on Railroad Bonds :—

On \$1,000 Old Colony R.R. 6s, ... \$1,000 00

Loan on Railroad Stock :—

On 125 shares Boston & Maine R.R., ... \$12,500 09

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$50,000	\$50,750 00	\$50,000 00
of Des Moines, Iowa, 4½s, ...	25,000	25,000 00	25,000 00
of East Saginaw, Mich., 6s, ...	20,000	20,400 00	20,000 00
	\$95,000	\$96,150 00	\$95,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	\$700	\$882 00	\$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	5,367 50	3,800 00
75	Atlas National Bank, Boston,	7,500	8,700 00	7,500 00
54	National City Bank, Boston, .	5,400	5,400 00	5,400 00
82	N'l B'k of Commerce, Boston,	8,200	11,234 00	8,200 00
100	National Eagle Bank, Boston,	10,000	10,800 00	10,000 00
50	First National Bank, Boston, .	5,000	12,725 00	5,000 00
46	Globe National Bank, Boston,	4,600	4,600 00	4,600 00
42	Hamilton Nat'l Bank, Boston,	4,200	5,124 00	4,200 00
36	Market Nat'l Bank, Boston, .	3,600	3,600 00	3,600 00
20	Massachusetts N'l B'k, Boston,	2,000	2,155 00	2,000 00
75	Merchants' N'l Bank, Boston,	7,500	11,418 75	7,500 00
20	New England N'l B'k, Boston,	2,000	3,405 00	2,000 00
80	N'l B'k of No. America, Boston,	8,000	10,200 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	12,487 50	7,500 00
112	Nat'l Revere Bank, Boston, .	11,200	14,588 00	11,200 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,800 00	10,000 00
36	State National Bank, Boston,	3,600	4,518 00	3,600 00
26	Suffolk Nat'l Bank, Boston, .	2,600	2,928 25	2,600 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,650 00	10,000 00
50	National Union Bank, Boston,	5,000	7,150 00	5,000 00
60	Nat'l Webster Bank, Boston, .	6,000	6,120 00	6,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,300 00	2,000 00
30	First National Bank, Chelsea,	3,000	3,742 50	3,000 00
178	Hingham N'l Bank, Hingham,	12,460	12,994 00	12,460 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,560 00	1,600 00
28	Nat'l Union Bank, Weymouth,	2,800	3,164 00	2,800 00
		\$150,260	\$189,613 50	\$150,260 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$10,000	\$10,250 00	\$10,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 7s, . . .	10,000	10,800 00	10,000 00
Eastern R.R. 6s, . . .	6,000	7,440 00	6,000 00
Old Colony R.R. 7s, . . .	10,000	10,850 00	10,000 00
	\$46,000	\$49,640 00	\$46,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,000 00	0 per cent.	\$240,700 00	4 $\frac{3}{4}$ per cent.	\$66,200 00	5 $\frac{1}{2}$ per cent.
13,699 59	2 $\frac{1}{2}$ "	25,000 00	4 $\frac{7}{8}$ "	127,642 00	6 "
105,000 00	4 "	683,900 00	5 "	31,000 00	6 $\frac{1}{2}$ "
335,300 00	4 $\frac{1}{2}$ "	50,000 00	5 $\frac{1}{4}$ "	27,455 00	7 "
20,000 00	4 $\frac{3}{8}$ "				

Amount invested in real estate for banking purposes, ...	\$3,000 00
Estimated value of the same, ...	3,000 00
Assessed value of the same, ...	2,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	18,500 00
Assessed value of the same, ...	19,420 00
Net income received from same during year ending Oct. 31, 1890, . . .	296 42
Number of loans which are of an amount not exceeding \$3,000 each, . . .	298
Aggregate amount of the same, ...	286,007 00
Total number of loans upon real estate, ...	372
Amount of investments from which no income is received, ...	30,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	99,884 95
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	38,294 49
year ending Oct. 31, 1890, ... } 2 per cent., {	38,990 42
Number of accounts opened during the year ending Oct. 31, 1890, . . .	391
Number of accounts closed during the year ending Oct. 31, 1890, . . .	307
Total number of open accounts Oct. 31, 1890, ...	4,284
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,789 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	194,545 64
Number of same, ...	1,870
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	223,515 95
Number of same, ...	1,849
Date of examination by commissioner: June 12.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 12, 1890.

Personally appeared Henry C. Harding, Treasurer of the Hingham Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SIDNEY SPRAGUE, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 12, 1890.

Personally appeared Joseph Sprague, President, and Enos Loring, John Todd, Joseph Ripley, Edmund Hersey, 2d, and Walter W. Hersey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

SIDNEY SPRAGUE, *Justice of the Peace.*

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 48.

DANIEL C. MOWRY, *President.*

ORRIN THOMSON, *Treasurer.*

ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN M. BATCHELDER,

O. W. GASSETT,

URIEL CUTLER,

JAS. F. FISKE,

HENRY BULLARD.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits, ...	\$341,743 10
Bank stock as per schedule, .	25,326 00	Guaranty fund, .	16,000 00
Loans on bank stock, . . .	6,615 00	Interest account, .	6,387 30
Railroad bonds as per schedule, .	21,700 00		
Real estate by foreclosure, .	3,200 00		
Loans on real estate, . . .	240,731 00		
Loans on personal security, .	7,397 00		
Loans to counties, cities or towns (notes), ...	26,400 00		
Loans on depositors' books, .	275 00		
Deposits in banks, on interest, .	18,784 77		
Deposit in bank, not on interest, .	5,000 00		
Expense account, ...	576 21		
Framingham Savings Bank deposit book,*	646 13		
Premium account, ...	2,322 50		
Cash on hand, ...	1,156 79		
	\$364,130 40		\$364,130 40

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Holliston National Bank, Holliston, ...	\$19,442 76*
National Bank of the Commonwealth, Boston, ...	4,342 01

Loans on Bank Stock, amount on each :—

On 1 share Holliston National Bank, Holliston, ...	\$100 00
On 5 shares Holliston National Bank, Holliston, ...	325 00
On 9 shares Holliston National Bank, Holliston, ...	500 00
On 14 shares Holliston National Bank, Holliston, ...	1,100 00
On 20 shares Holliston National Bank, Holliston, ...	1,500 00
On 25 shares Holliston National Bank, Holliston, ...	1,500 00
On 35 shares Central National Bank, Boston, ...	1,590 00

* This amount exceeds the legal limit, and will be reduced.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 6s, ...	\$4,000	\$4,080 00	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Traders' Nat'l Bank, Boston, .	\$2,500	\$2,650 00	\$2,500 00
17	N'l B'k of the Commonwealth, Boston, ...	1,700	2,890 00	1,700 00
7	Blackstone Nat'l Bank, Boston, .	700	784 00	700 00
24	State National Bank, Boston, .	2,400	3,000 00	2,400 00
30	Home Nat'l Bank, Brockton, .	3,000	3,810 00	3,000 00
30	Franklin N'l Bank, Franklin, .	3,000	3,450 00	3,000 00
89	Holliston N'l Bank, Holliston, .	8,900	9,790 00	8,900 00
10	People's N'l B'k, Marlborough, .	1,000	1,200 00	1,000 00
15	Blue Hill Nat'l Bank, Milton, .	1,500	1,650 00	1,500 00
6	Framingham National Bank, So. Framingham, ...	600	828 00	600 00
	So. Framingham Nat'l Bank, So. Framingham, ...	—	—	26 00*
		\$25,300	\$30,052 00	\$25,326 00

* This bank is in process of liquidation.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Salem & Lowell R.R. 6s, ...	\$5,700	\$6,441 00	\$5,700 00
Boston & Lowell R R. 7s, ...	2,000	2,060 00	2,000 00
Fitchburg R.R. 5s, ...	4,000	4,280 00	4,000 00
Old Colony R.R. 5s, ...	2,000	2,000 00	2,000 00
Old Colony R.R. 7s, ...	3,000	3,270 00	3,000 00
Boston & Maine 7s, ...	5,000	5,540 00	5,000 00
	\$21,700	\$23,591 00	\$21,700 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,784 77	2½ per cent.	\$1,500 00	4½ per cent.	\$31,800 00	5½ per cent.
21,000 00	3½ “	20,225 00	5 “	206,893 00	6 “
10,000 00	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,200 00
Assessed value of the same, ...	4,200 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	301
Aggregate amount of the same, ...	232,968 00
Total number of loans upon real estate, ...	271
Amount of investments from which no income is received, ...	2,400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	18,377 32
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	6,762 01 6,598 66
Number of accounts opened during the year ending Oct. 31, 1890, ...	158
Number of accounts closed during the year ending Oct. 31, 1890, ...	145
Total number of open accounts Oct. 31, 1890, ...	1,201
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	1,851 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	50,024 21
Number of same, ...	634
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	68,134 25
Number of same, ...	808
Date of examination by commissioner: March 28.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 11, 1890.

Personally appeared Orrin Thomson, Treasurer of the Holliston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. B. FISKE, *Justice of the Peace*

MIDDLESEX, SS.

Nov. 11, 1890.

Personally appeared D. C. Mowry, President, and Uriel Cutler, Henry Bullard, O. W. Gassett, M. B. Rockwood, Charles W. Ellis, Luther Howe and Humphrey Sullivan, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. B. FISKE, *Justice of the Peace*.

HOLYOKE SAVINGS BANK — HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 87.

GEO. W. PRENTISS, *President.*

R. B. JOHNSON, *Treasurer.*

C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. W. PRENTISS,

LEVI PERKINS,

C. H. SMITH,

WM. WHITING.

Open for business every business day, 9 A.M. to 4 P.M.; Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$64,000 00	Deposits, ...	\$2,376,896 15
Loan on public funds, ...	600 00	Guaranty fund, ...	64,000 00
Bank stock as per schedule, ...	240,200 00	Interest account, ...	47,399 96
Loans on bank stock, ...	6,940 00		
Railroad bonds as per schedule, ...	404,700 00		
Loans on real estate, ...	1,161,646 00		
Loans on personal security, ...	407,500 00		
Deposits in banks, on interest, ...	177,327 38		
Expense account, ...	2,285 94		
Furniture and fixtures, ...	2,000 00		
Premium account, ...	3,675 00		
Cash on hand, ...	17,421 79		
	<u>\$2,488,296 11</u>		<u>\$2,488,296 11</u>

Cash on Deposit in Banks, amount in each : —

Holyoke National Bank, Holyoke, ...	\$60,218 67
Maverick National Bank, Boston, ...	11,108 71
Hampshire County National Bank, Northampton, ...	10,000 00
Agawam National Bank, Springfield, ...	10,000 00
First National Bank, Springfield, ...	10,000 00
Third National Bank, Springfield, ...	20,000 00
First National Bank, Easthampton, ...	10,000 00
Safety Fund National Bank, Fitchburg, ...	10,000 00
Conway National Bank, Conway, ...	10,000 00
Franklin County National Bank, Greenfield, ...	5,000 00
Palmer National Bank, Palmer, ...	8,000 00
Home National Bank, Holyoke, ...	13,000 00

Loan on Public Funds : —

On \$600 United States 4s, ...	\$600 00
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Loans on Bank Stock, amount on each : —

On 10 shares Home National Bank, Holyoke, ...	}	\$1,300 00
On 3 shares Hadley Falls National Bank, Holyoke, ...		
On 2 shares Agawam National Bank, Springfield, ...		140 00
On 3 shares Third National Bank, Springfield, ...		300 00
On 26 shares Palmer National Bank, Palmer, ...		2,600 00
On 32 shares Holyoke National Bank, Holyoke, ...	}	2,600 00
On 15 shares Springfield Safe Deposit and Trust Company, Springfield, ...		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Commonwealth of Massachusetts 5s,	\$13,000	\$14,070 00	\$13,000 00
City of Boston, Mass., 4s, ...	25,000	26,375 00	25,000 00
of Boston, Mass., 6s, ...	3,000	3,855 00	3,000 00
of Holyoke, Mass., 7s, ...	11,000	12,045 00	11,000 00
of Holyoke, Mass., 6s, ...	8,000	9,440 00	8,000 00
of Fall River, Mass., 6s, ...	3,000	3,590 00	3,000 00
of Chelsea, Mass., 6s, ...	1,000	1,175 00	1,000 00
	\$64,000	\$70,550 00	\$64,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	First National Bank, Adams, .	\$2,200	\$3,000 00	\$2,200 00
50	First Nat'l Bank, Amherst, .	5,000	7,500 00	5,000 00
20	Miller's River N'l B'k, Athol,	2,000	3,500 00	2,000 00
20	First Nat'l Bank, Chicopee, .	2,000	3,000 00	2,000 00
37	Rollstone N'l B'k, Fitchburg,	3,700	5,900 00	3,700 00
48	Franklin Co. N'l B'k, Greenfield,	4,800	4,800 00	4,800 00
5	First Nat'l Bank, Greenfield,	500	875 00	500 00
2	First Nat'l Bank, Haverhill, .	200	300 00	200 00
38	Conway Nat'l Bank, Conway,	3,800	4,750 00	3,800 00
42	First N'l Bank, Easthampton,	4,200	5,000 00	4,200 00
1	Merrimack N'l B'k, Haverhill,	100	150 00	100 00
380	Holyoke Nat'l Bank, Holyoke,	38,000	57,000 00	38,000 00
220	Hadley Falls N'l B'k, Holyoke,	22,000	33,000 00	28,800 00
8	City National Bank, Holyoke,	800	840 00	800 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,000 00	1,700 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 00
5	First N'l Bank, Newburyport,	500	500 00	500 00
100	Northampton National Bank, Northampton, ...	10,000	17,000 00	13,900 00
20	Hampshire County National Bank, Northampton, ...	2,000	2,400 00	2,000 00
151	First Nat'l B'k, Northampton,	15,100	18,875 00	18,400 00
38	Palmer Nat'l Bank, Palmer, .	3,800	4,700 00	3,800 00
11	Pittsfield Nat'l B'k, Pittsfield,	1,100	1,540 00	1,100 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Agawam N'l B'k, Springfield,	\$5,000	\$6,000 00	\$5,000 00
80	Chicopee N'l B'k, Springfield,	8,000	12,800 00	9,800 00
15	City Nat'l Bank, Springfield,	1,500	1,875 00	1,500 00
178	First Nat'l Bank, Springfield,	17,800	24,920 00	21,500 00
50	Second N'l Bank, Springfield,	5,000	8,000 00	9,000 00
160	Third Nat'l Bank, Springfield,	16,000	32,000 00	22,500 00
87	John Hancock National Bank, Springfield, ...	8,700	10,500 00	9,900 00
60	Stafford Nat'l Bank, Stafford Springs, Ct., ...	6,000	—	3,000 00
97	Townsend N'l B'k, Townsend,	9,700	11,640 00	12,000 00
26	Ware National Bank, Ware, .	2,600	3,000 00	2,600 00
4	First Nat'l Bank, Westfield, .	400	600 00	400 00
30	First Nat'l Bank, Worcester, .	3,000	4,500 00	3,000 00
		\$209,700	\$296,215 00	\$240,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 7s, ...	\$2,000	\$2,210 00	\$2,000 00
Fitchburg R.R. 5s, ...	10,000	11,250 00	10,000 00
Fitchburg R.R. 4s, ...	15,000	15,000 00	15,000 00
Boston & Lowell R.R. 7s, ...	36,000	38,805 00	36,000 00
Boston & Lowell R.R. 6s, ...	18,000	19,800 00	18,000 00
Boston & Lowell R.R. 5s, ...	10,000	10,750 00	10,000 00
Boston & Lowell R.R. 4s, ...	19,000	19,000 00	19,000 00
Boston & Maine R.R. 7s, ...	68,000	74,100 00	68,000 00
Boston & Albany R.R. 7s, ...	36,000	37,950 00	36,000 00
Boston & Albany R.R. 6s, ...	21,000	22,890 00	21,000 00
Boston & Providence R.R. 7s, ...	20,000	21,600 00	20,000 00
Boston, Winthrop & Shore R.R. 5s, ...	12,000	13,380 00	12,000 00
Boston, Revere Beach & Lynn R.R. 6s, ...	19,000	21,280 00	19,000 00
Lowell & Lawrence R.R. 6s, ...	6,000	6,720 00	6,000 00
Nashua & Lowell R.R. 6s, ...	13,500	14,240 00	13,500 00
Old Colony R.R. 6s, ...	45,000	52,250 00	45,000 00
Old Colony R.R. 5s, ...	2,000	2,000 00	2,000 00
Old Colony R.R. 7s, ...	8,000	8,880 00	8,000 00
Conn. & Passumpsic Rivers R.R. 7s, ...	21,000	22,680 00	21,000 00
Portland & Kennebec R.R. 6s, ...	9,500	10,350 00	9,500 00
Portland & Ogdensburg R.R. 6s, ...	8,000	9,240 00	8,000 00
Leeds & Farmington R.R. 6s, ...	5,700	6,300 00	5,700 00
	\$404,700	\$440,675 00	\$404,700 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,108 71	2½ per cent.	\$35,000 00	4½ per cent.	\$7,296 00	5½ per cent.
141,218 67	4 “	1,533,290 00	5 “	26,100 00	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 288
 Aggregate amount of the same, ... \$339,490 00
 Total number of loans upon real estate, ... 346
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 124,361 49
 Times for the dividends fixed by the by-laws: third Monday in January
 and July.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 41,891 30
 year ending Oct. 31, 1890, ... } 2 per cent., { 43,651 58
 Number of accounts opened during the year ending Oct. 31, 1890, 1,643
 Number of accounts closed during the year ending Oct. 31, 1890, 1,294
 Total number of open accounts Oct. 31, 1890, ... 6,797
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 7,055 34
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1890, ... 658,595 00
 Number of same, ... 12,896
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1890, ... 581,701 65
 Number of same, ... 6,541
 Date of examination by commissioner: October 30.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 10, 1890.

Personally appeared R. B. Johnson, Treasurer of the Holyoke Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, C. W. JOHNSON, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 10, 1890.

Personally appeared Geo. W. Prentiss, President, and C. H. Prentiss, W. A. Prentiss, Thos. Dillon, J. E. Delaney and J. F. Sullivan, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, C. W. JOHNSON, *Justice of the Peace.*

HOME SAVINGS BANK—BOSTON.

Incorporated March 17, 1869. Present number of corporators, 52.

CHAS. H. ALLEN, *President.*

WM. E. HOOPER, *Treasurer*

W. E. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. ALLEN,

JOHN W. LEIGHTON,

WM. ATHERTON,

THOS. F. TEMPLE,

NEWTON TALBOT.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits, till 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$93,500 00	Deposits, . . .	\$3,744,705 87
Loans on public funds, . . .	5,000 00	Guaranty fund, . . .	153,000 00
Bank stock as per schedule, . . .	380,300 00	Interest account, . . .	24,014 28
Loans on bank stocks, . . .	13,800 00	Profit and loss account, . . .	28,141 85
Railroad bonds as per schedule, . . .	114,700 00	Real estate income account, . . .	131 38
Loan on railroad bonds, . . .	3,500 00	Suspense account, . . .	100 75
Railroad notes, . . .	125,000 00		
Real estate by foreclosure, . . .	20,325 92		
Loans on real estate, . . .	1,826,093 48		
Loans on personal security, . . .	1,209,175 23		
Loans on depositors' books, . . .	5,000 00		
Deposits in banks, on interest, . . .	142,169 77		
Expense account, . . .	1,239 59		
Premium account, . . .	3,628 50		
Tax titles account, . . .	284 48		
Cash on hand, . . .	6,377 16		
	<u>\$3,950,094 13</u>		<u>\$3,950,094 13</u>

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston, ...	\$103,465 11
Boylston National Bank, Boston, ...	38,704 66

Loans on Public Funds, amount on each :—

On \$1,000 St. Johnsbury, Vt., 4½s, ...	\$1,000 00
On \$4,000 United States 4s, ...	4,000 00

Loans on Bank Stock, amount on each :—

On 15 shares National Security Bank, Boston, ...	\$1,500 00
On 15 shares National Market Bank, Brighton, ...	1,200 00
On 20 shares First National Bank, South Weymouth, ...	1,400 00
On 40 shares Central National Bank, Boston, ...	3,500 00
On 32 shares Boylston National Bank, Boston, ...	3,200 00
On 20 shares Merchants' National Bank, Boston, ...	2,000 00
On 10 shares Eliot National Bank, Boston, ...	1,000 00

Loan on Railroad Bonds :—

On \$3,000 Boston, Concord & Montreal R.R. 7s, ...	} \$3,500 00
On \$1,000 Boston, Concord & Montreal R.R. 6s, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me, 6s, ...	\$1,000	\$1,000 00	\$1,000 00*
of Bay City, Mich., 8s, ...	5,500	7,440 00	5,500 00
of Cambridge, Mass, 6s, ...	1,000	1,081 00	1,000 00
of Cleveland, Ohio, 6s, ...	1,000	1,090 00	1,000 00
of Cleveland, Ohio, 7s, ...	5,000	5,210 00	5,000 00
District of Columbia 6s, ...	34,000	34,780 00	34,000 00
City of Dover, N. H., 6s, ...	2,000	2,076 20	2,000 00
of Hartford, Conn., 6s, ...	7,000	7,000 00	7,000 00
Town of Hyde Park, Mass., 4s, ...	2,000	2,000 00	2,000 00
City of Indianapolis, Ind., 7 ³ / ₁₀ s, ...	2,000	2,160 00	2,000 00
of Lawrence, Mass, 6s, ...	2,000	2,140 00	2,000 00
of Lowell, Mass., 6s, ...	1,000	1,000 00	1,000 00
of Springfield, Mass., 7s, ...	2,000	2,410 00	2,000 00
of Springfield, Ohio, 5s, ...	13,000	13,497 50	13,000 00
of Springfield, Ohio, 6s, ...	15,000	15,135 00	15,000 00
	\$93,500	\$98,019 70	\$93,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	Atlantic Nat'l Bank, Boston, ...	\$2,800	\$3,955 00	\$2,800 00
200	Atlas National Bank, Boston, ...	20,000	23,200 00	20,000 00
100	Blackstone N'l Bank, Boston, ...	10,000	11,225 00	10,000 00
14	Boston National Bank, Boston, ...	1,400	1,676 50	1,400 00
40	Columbian N'l Bank, Boston, ...	4,000	4,810 00	4,000 00
20	Continental N'l Bank, Boston, ...	2,000	2,545 00	2,000 00
74	Eliot National Bank, Boston, ...	7,400	9,916 00	7,400 00
70	Everett Nat'l Bank, Boston, ...	7,000	7,700 00	7,000 00
125	First National Bank, Boston, ...	12,500	31,812 50	12,500 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Freeman's Nat'l Bank, Boston,	\$10,000	\$10,712 50	\$10,000 00
160	Hamilton Nat'l Bank, Boston,	16,000	19,520 00	16,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	13,000 00	10,000 00
142	Howard Nat'l Bank, Boston, .	14,200	15,939 50	14,200 00
50	Nat'l Market Bank, Brighton,	5,000	5,050 00	5,000 00
150	Market National Bank, Boston,	15,000	15,000 00	15,000 00
5	Mt. Vernon N'l Bank, Boston,	500	692 50	500 00
50	Mass. National Bank, Boston,	5,000	5,387 50	5,000 00
200	Merchants' N'l Bank, Boston, .	20,000	30,450 00	20,000 00
200	New England N'l B'k, Boston,	20,000	34,050 00	20,000 00
200	North National Bank, Boston,	20,000	28,800 00	20,000 00
50	N'l B'k of No. America, Boston,	5,000	6,375 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	21,112 50	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	33,300 00	20,000 00
150	National Revere Bank, Boston,	15,000	19,575 00	15,000 00
400	Second National Bank, Boston,	40,000	78,000 00	40,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	26,250 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,800 00	10,000 00
100	State National Bank, Boston, .	10,000	12,550 00	10,000 00
59	Suffolk National Bank, Boston,	5,900	6,644 87	5,900 00
200	Tremont Nat'l Bank, Boston, .	20,000	23,225 00	20,000 00
116	National Union Bank, Boston,	11,600	16,588 00	11,600 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
		\$380,300	\$533,962 37	\$380,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$16,900	\$17,069 00	\$16,900 00
Boston & Albany R.R. 7s, ...	8,000	8,320 00	8,000 00
Boston & Maine R.R. 7s, ...	5,000	5,425 00	5,000 00
Cheshire R.R. 6s, ...	15,000	16,462 50	15,000 00
Dexter & Piscataquis R.R. 4s, . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4s, ...	30,000	29,610 00	30,000 00
Leeds & Farmington R.R. 6s, . .	11,800	12,950 50	11,800 00
Lowell & Lawrence R.R. 6s, . . .	2,000	2,240 00	2,000 00
Old Colony R.R. 4s, ...	15,000	15,000 00	15,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,160 00	1,000 00
	\$114,700	\$118,237 00	\$114,700 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$142,169 77	2 $\frac{3}{4}$ per cent.	\$136,500 00	4 $\frac{3}{4}$ per cent.	\$27,500 00	5 $\frac{3}{4}$ per cent.
139,500 00	4 " "	1,627,301 80	5 " "	255,412 93	6 " "
56,000 00	4 $\frac{1}{4}$ " "	204,000 00	5 $\frac{1}{4}$ " "	5,500 00	7 " "
423,013 98	4 $\frac{1}{2}$ " "	312,840 00	5 $\frac{1}{2}$ " "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$20,325 92
Assessed value of the same, ...	26,200 00
Net income received from same during year ending Oct. 31, 1890, ...	41 33
Number of loans which are of an amount not exceeding \$3,000 each, ...	229
Aggregate amount of the same, ...	348,980 53
Total number of loans upon real estate, ...	381
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	188,769 58
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 2 per cent., { 61,778 60 66,085 81
Number of accounts opened during the year ending Oct. 31, 1890, ...	3,167
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,983
Total number of open accounts Oct. 31, 1890, ...	17,319
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	18,878 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	1,276,655 29
Number of same, ...	17,964
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	925,181 20
Number of same, ...	11,758
Date of examination by commissioner: February 18.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 6, 1890.

Personally appeared W. E. Hooper, Treasurer of the Home Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. D. BIGELOW, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 6, 1890.

Personally appeared Chas. H. Allen, President, and Henry Frost, A. T. Whiting, Geo. L. Damon, Joel Goldthwait and Geo. K. Guild, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. D. BIGELOW, *Justice of the Peace.*

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated March 29, 1871. Present number of corporators, 15.

O. A. ARCHER, *President.*

W. W. RICHMOND, *Treasurer.*

W. W. RICHMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL J. BARBER,

TIMOTHY COLLINS,

JAS. M. CHACE.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, ...	\$24,836 80	Deposits, ...	\$381,386 14
Bank stock as per schedule, ...	7,200 00	Guaranty fund, ...	6,250 55
Loans on real estate, ...	266,264 88	Interest account, ...	7,469 75
Loans on personal security, ...	86,200 97		
Loans to counties, cities or towns (notes), ...	5,000 00		
Deposits in banks, not on interest, ...	4,088 20		
Expense account, ...	828 48		
Furniture, etc., ...	383 52		
Cash on hand, ...	303 59		
	\$395,106 44		\$395,106 44

Cash on Deposit in Banks, amount in each : —

Adams National Bank, North Adams, ...	\$407 99
Berkshire National Bank, North Adams, ...	3,680 21

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, ...	\$6,000	\$6,495 55	\$6,495 55
of Cleveland, Ohio, 4s, ...	2,000	2,120 00	2,120 00
of Columbus, Ohio, 4s, ...	1,000	1,052 50	1,052 50*
of Lynn, Mass., 4s, ...	2,000	2,060 00	2,060 00
of Pawtucket, R. I. 5s, ...	7,000	7,805 00	7,805 00
of Terre Haute, Ind., 4½s, ...	5,000	5,303 75	5,303 75
	\$23,000	\$24,836 80	\$24,836 80

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
53	Berkshire Nat'l Bank, North Adams,	\$5,300	\$5,353 00	\$5,300 00
19	Adams Nat'l Bank, North Adams,	1,900	2,489 00	1,900 00
		\$7,200	\$7,842 00	\$7,200 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$98,750 00	5 per cent.	\$258,715 85	6 per cent.	—	—

Number of loans which are of an amount not exceeding \$3,000 each, 238
 Aggregate amount of the same, ... \$226,835 85
 Total number of loans upon real estate, ... 195
 Amount of investments from which no income is received, ... 5,300 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 18,253 46
 Times for the dividends fixed by the by-laws: June 1 and December 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,529 22
 year ending Oct. 31, 1890, ... } 2 per cent., { 6,122 09
 Number of accounts opened during the year ending Oct. 31, 1890, . 872
 Number of accounts closed during the year ending Oct. 31, 1890, . 430
 Total number of open accounts Oct. 31, 1890, ... 1,810
 Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ... 2,187 81
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ... 230,546 84
 Number of same, ... 2,702
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ... 166,909 30
 Number of same, ... 1,001
 Date of examination by commissioner: June 23.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

Nov. 13, 1890.

Personally appeared W. W. Richmond, Treasurer of the Hoosac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE P. LAWRENCE, *Justice of the Peace.*

BERKSHIRE, SS.

Nov. 14, 1890.

Personally appeared O. A. Archer, President, and J. H. Flagg, J. M. Chace, W. W. Butler, S. Vadner and Timothy Collins, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE P. LAWRENCE, *Justice of the Peace.*

HOPKINTON SAVINGS BANK—HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 21.

ALVAN A. SWEET, *President.*

PALMER TAYLOR, *Treasurer.*

PALMER TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALVAN A. SWEET,

ALONZO COBURN,

SAMUEL CROOKS,

CHARLES H. MORSE,

LOWELL B. MAYBRY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,830 00	Deposits, ...	\$342,964 17
Bank stock as per schedule, .	59,105 74	Guaranty fund, .	11,777 26
Loans on bank stock, ...	7,500 00	Profit and loss ac-	
Railroad bonds as per schedule, .	63,540 00	count, ...	8,656 02
Loan on railroad bonds, . . .	15,000 00		
Loans on real estate, ...	147,986 00		
Loans on personal security, .	30,643 00		
Deposits in banks, on interest, .	17,052 35		
Deposit in bank, not on interest,	1,000 00		
Cash on hand, ...	1,740 36		
	\$363,397 45		\$363,397 45

Cash on Deposit in Banks, amount in each :—

Hopkinton National Bank, Hopkinton, ...	\$13,052 35
Third National Bank, Springfield, ...	5,000 00

Loans on Bank Stock, amount on each :—

On 7 shares Hopkinton National Bank, Hopkinton, ...	\$500 00
On 10 shares Home National Bank, Milford, ...	1,000 00
On 70 shares Home National Bank, Milford, ...	6,000 00

Loan on Railroad Bonds :—

On \$15,000 Nashua & Rochester R.R. bonds, ...	\$15,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s, ...	\$3,500	\$3,955 00	\$3,630 00*
of Bangor, Me., 6s, ...	5,000	6,050 00	5,200 00
of Dayton, Ohio, 4s, ...	5,000	5,050 00	5,000 00
of Portland, Me., 6s, ...	6,000	7,380 00	6,000 00*
	\$19,500	\$22,435 00	\$19,830 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

	Par Value.	Estimated Market Value.	Amount Invested.
60 Shawmut Nat'l Bank, Boston,	\$6,000	\$7,860 00	\$7,493 74
13 N'l Hide & Leather B'k, Boston,	1,300	1,690 00	1,404 00
50 N'l B'k of Redemption, Boston,	5,000	7,000 00	6,890 00
15 Faneuil Hall N'l Bank, Boston,	1,500	2,145 00	1,965 00
15 N'l B'k of the Republic, Boston,	1,500	2,490 00	1,980 00
50 Continental N'l Bank, Boston,	5,000	6,350 00	5,930 00
38 National Revere Bank, Boston,	3,800	4,940 00	4,607 50
61 Atlas National Bank, Boston, .	6,100	7,076 00	7,505 00
40 North National Bank, Boston,	4,000	5,760 00	5,355 00
25 Everett Nat'l Bank, Boston, .	2,500	2,700 00	2,750 00
10 Nat'l Exchange Bank, Boston,	1,000	1,350 00	1,385 50
50 Atlantic Nat'l Bank, Boston, .	5,000	7,050 00	6,590 00
16 Howard Nat'l Bank, Boston, .	1,600	1,800 00	1,800 00
5 Natick National Bank, Natick,	500	650 00	500 00
25 Franklin Nat'l Bank, Franklin,	2,500	2,875 00	2,950 00
	\$47,300	\$61,736 00	\$59,105 74

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$5,000	\$5,250 00	\$5,095 00
Old Colony R.R. 7s, ...	6,000	6,480 00	6,170 00
Old Colony R.R. 6s, ...	2,000	2,200 00	2,020 00
Fitchburg R.R. 7s, ...	3,000	3,225 00	3,045 00
Fitchburg R.R. 5s, ...	5,000	5,300 00	5,100 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,100 00	10,880 00
Salem & Lowell R.R. 6s, ...	10,000	11,300 00	10,630 00
Newport & Richford R.R. 5s, . . .	10,000	10,500 00	10,300 00*
Nashua & Lowell R.R. 5s, ...	10,000	10,700 00	10,300 00
	\$61,000	\$66,055 00	\$63,540 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,052 35 15,000 00	2½ per cent. 4¼ “	\$100,143 00 17,200 00	5 per cent. 5½ “	\$73,786 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 200
Aggregate amount of the same, ... \$105,286 00
Total number of loans upon real estate, ... 204
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 17,824 62
Times for the dividends fixed by the by-laws: first Saturday in May
and November.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,483 17
year ending Oct. 31, 1890, ... } 2 per cent., { 5,858 61
Number of accounts opened during the year ending Oct. 31, 1890, ... 229
Number of accounts closed during the year ending Oct. 31, 1890, ... 103
Total number of open accounts Oct. 31, 1890, ... 1,119
Total expenses of the corporation for the year ending Oct. 31, 1890
(exclusive of taxes), ... 1,795 35
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1890, ... 86,678 86
Number of same, ... 1,149
Amount of withdrawals, including dividends, during the year ending
Oct. 31, 1890, ... 53,089 09
Number of same, ... 553
Date of examination by commissioner: June 23.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. HOPKINTON, Nov. 6, 1890.
Personally appeared Palmer Taylor, Treasurer of the Hopkinton Savings Bank,
and made oath that the foregoing statement, by him subscribed, is a true and cor-
rect statement of all the resources and liabilities of said institution, and that the answers
made by him to the foregoing interrogatories contain the whole truth in reference to the
matters to which they relate, according to his best knowledge and belief.
Before me, GEORGE L. HEMMENWAY, Justice of the Peace.

MIDDLESEX, ss. Nov. 10, 1890.
Personally appeared Samuel Crooks, Vice-President, and L. B. Maybry, C. H. Morse,
John Mahon, W. A. Frail and Alonzo Coburn, trustees of said corporation, and
severally made oath that the annexed report is correct, according to their best knowl-
edge and belief.
Before me, GEORGE L. HEMMENWAY, Justice of the Peace.

HUDSON SAVINGS BANK — HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 42.

EDMUND M. STOWE, *President.*

DANIEL W. STRATTON, *Treasurer.*

JOEL M. PETTINGILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE,

BENJ. DEARBORN,

JOSEPH S. BRADLEY,

HORACE E. STOWE,

LUMAN T. JEFTS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday,
9 A.M. to 12 M., 1 to 5 P.M., 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$48,820 00	Deposits, . . .	\$577,819 15
Bank stock as per schedule, .	31,300 00	Guaranty fund, .	12,000 00
Loans on bank stock, . . .	1,600 00	Interest account, .	3,005 48
Railroad bonds as per schedule, .	61,500 00	Profit and loss ac-	
Real estate by foreclosure, . .	1,047 17	count, . . .	11,244 86
Loans on real estate, . . .	394,975 00		
Loans on personal security, . .	11,480 00		
Loans to counties, cities or towns			
(notes), ...	30,600 00		
Deposit in bank, on interest, .	22,200 00		
Deposit in bank, not on interest, .	62 83		
Expense account, ...	147 50		
Cash on hand, ...	336 99		
	\$604,069 49		\$604,069 49

Cash on Deposit in Bank : —

Hudson National Bank, Hudson, ... \$22,262 83

Loans on Bank Stock, amount on each : —

On 11 shares First National Bank, Clinton, ... \$1,100 00
On 8 shares Hudson National Bank, Hudson, ... 500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . .	\$5,000	\$5,350 00	\$5,000 00
Town of Clinton, Mass., 4s, . .	12,000	12,240 00	12,000 00
City of Columbus, Ohio, 4s, . .	7,000	7,000 00	7,000 00*
of Fall River, Mass., 5s, . .	5,000	5,900 00	5,000 00
of Fall River, Mass., 6s, . .	2,000	2,280 00	2,000 00
of Grand Rapids, Mich., 5s, . .	5,000	5,550 00	5,000 00
Town of Hopkinton, Mass., 4s, . .	5,000	5,000 00	5,000 00
of Northampton, Mass., 6s, . .	3,000	3,075 00	2,820 00
City of Taunton, Mass., 4s, . .	5,000	5,050 00	5,000 00
	\$49,000	\$51,445 00	\$48,820 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Howard Nat'l Bank, Boston, .	\$2,500	\$2,806 25	\$2,500 00
4	Shoe & Leather N'l B'k, Boston,	400	392 00	400 00
57	State National Bank, Boston, .	5,700	7,153 50	5,700 00
30	Third Nat'l Bank, Boston, .	3,000	3,607 50	3,000 00
75	Hudson Nat'l Bank, Hudson, .	7,500	8,400 00	7,500 00
50	National City Bank, Lynn, .	5,000	10,000 00	9,500 00
27	Nat'l Webster Bank, Boston, .	2,700	2,754 00	2,700 00
		\$26,800	\$35,113 25	\$31,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$10,000	\$10,250 00	\$10,000 00
Boston & Lowell R.R. 5s, ...	5,000	5,400 00	5,000 00
Boston & Maine R.R. 7s, ...	5,500	5,775 00	5,500 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,100 00	10,000 00
Fitchburg R.R. 5s, ...	20,000	21,000 00	20,000 00
Eastern R.R. 6s, ...	5,000	6,200 00	5,000 00
Old Colony R.R. 6s, ...	6,000	6,750 00	6,000 00
	\$61,500	\$66,475 00	\$61,500 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,200 00	2½ per cent.	\$229,475 00	5 per cent.	\$100 00	6½ per cent.
20,000 00	4 “	80,575 00	5½ “	1,500 00	7 “
8,000 00	4½ “	97,805 00	6 “	1,200 00	7½ “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,047 17
Assessed value of the same, ...	1,050 00
Net income received from same during year ending Oct. 31, 1890, ...	15 66
Number of loans which are of an amount not exceeding \$3,000 each, ...	331
Aggregate amount of the same, ...	261,850 00
Total number of loans upon real estate, ...	348
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	28,374 97
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	9,831 05 10,265 17
Number of accounts opened during the year ending Oct. 31, 1890, ...	459
Number of accounts closed during the year ending Oct. 31, 1890, ...	282
Total number of open accounts Oct. 31, 1890, ...	2,080
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	1,781 54
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	151,555 00
Number of same, ...	2,068
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	112,909 00
Number of same, ...	1,231
Date of examination by commissioner: February 20.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

HUDSON, Nov. 3, 1890.

Personally appeared Daniel W. Stratton, Treasurer of the Hudson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED O. WELSH, *Justice of the Peace.*

MIDDLESEX, SS.

HUDSON, Nov. 3, 1890.

Personally appeared Edmund M. Stowe, President, and James T. Joslin, Joel M. Pettingill, Rufus H. Brigham, John H. Robinson and Horace E. Stowe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED O. WELSH, *Justice of the Peace.*

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 39.

ROBERT BLEAKIE, *President.*

ARTHUR H. BURT, *Treasurer.*

ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT BLEAKIE,

SIDNEY C. PUTNAM,

HENRY S. BUNTON,

WILLIAM J. STUART,

DAVID PERKINS.

Open for business every business day, 2 to 6 P.M.; also Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$3,700 00	Deposits, ...	\$300,273 06
Railroad bonds as per schedule, ...	25,000 00	Guaranty fund, ...	8,908 43
Loans on real estate, ...	176,831 15	Interest account, ...	5,738 93
Loans on personal security, ...	106,340 00	Profit and loss account, ...	17,470 28
Loans to counties, cities or towns (notes), ...	16,000 00		
Deposits in banks, on interest, ...	2,647 48		
Expense account, ...	474 67		
Cash on hand, ...	1,397 40		
	\$332,390 70		\$332,390 70

Cash on Deposit in Banks, amount in each :—

Maverick National Bank, Boston, ...	\$1,611 32
Continental National Bank, Boston, ...	1,036 16

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Freeman's Nat'l Bank, Boston,	\$1,300	\$1,391 00	\$1,300 00
10	N'l B'k of Commerce, Boston,	1,000	1,370 00	1,000 00
14	First N'l Bank, Newburyport,	1,400	1,722 00	1,400 00
		\$3,700	\$4,483 00	\$3,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$4,000	\$4,300 00	\$4,000 00
Boston & Albany R.R. 7s, . . .	1,000	1,025 00	1,000 00
Boston & Maine R.R. 7s, . . .	1,000	1,080 00	1,000 00
Boston & Providence R.R. 7s, . . .	1,000	1,070 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,550 00	5,000 00
Fitchburg R.R. 5s, . . .	7,000	7,350 00	7,000 00
Old Colony R.R. 6s, . . .	5,000	5,600 00	5,000 00
Old Colony R.R. 7s, . . .	1,000	1,090 00	1,000 00
	\$25,000	\$27,065 00	\$25,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,036 16	2 per cent.	\$8,000 00	5 per cent.	\$3,000 00	6½ per cent.
1,611 32	2½ “	58,000 00	5½ “	2,900 00	7 “
16,000 00	4 “	208,871 15	6 “	2,400 00	8 “

Number of loans which are of an amount not exceeding \$3,000 each, 143
 Aggregate amount of the same, ... \$171,137 40
 Total number of loans upon real estate, ... 135
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 16,940 81
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 4,651 06
 year ending Oct. 31, 1890, ... } 2 per cent., { 4,970 02
 Number of accounts opened during the year ending Oct. 31, 1890, . . . 516
 Number of accounts closed during the year ending Oct. 31, 1890, . . . 333
 Total number of open accounts Oct. 31, 1890, ... 1,914
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 1,439 73
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1890, ... 167,596 21
 Number of same, ... 3,632
 Amount of withdrawals, including dividends, during the year ending
 Oct. 31, 1890, ... 143,850 97
 Number of same, ... 2,032
 Date of examination by commissioner: February 17.

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 12, 1890.

Personally appeared Arthur H. Burt, Treasurer of the Hyde Park Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES G. CHICK, *Justice of the Peace.*

NORFOLK, ss.

Nov. 12, 1890.

Personally appeared Robert Bleakie, President, and William J. Stuart, David Perkins, Sidney C. Putnam, Henry S. Bunton and Orin T. Gray, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES G. CHICK, *Justice of the Peace.*

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY — NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 80.

EDWARD S. MOSELEY, *President*.

PHILIP K. HILLS, *Treasurer*.

LAWRENCE W. PIPER, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

EDWARD S. MOSELEY,

SAMUEL MARCH,

WM. H. SWASEY,

HENRY B. LITTLE,

L. B. CUSHING.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2.30 to 4 P.M.;
Saturday, close at 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$837,500 00	Deposits, ...	\$5,210,029 70
Bank stock as per schedule, .	937,470 00	Guaranty fund, ...	258,000 00
Loans on bank stock, ...	42,950 00	Profit and loss ac-	
Railroad bonds as per schedule, .	425,000 00	count, ...	63,278 91
Loans on railroad bonds, ...	125,800 00		
Railroad notes, ...	50,000 00		
Real estate (for banking pur-			
poses), ...	10,000 00		
Loans on real estate, ...	828,847 00		
Loans on personal security, ...	1,750,859 00		
Loans to counties, cities or towns			
(notes), ...	390,650 00		
Deposits in banks, on interest, ...	131,784 23		
Cash on hand, ...	448 38		
	\$5,531,308 61		\$5,531,308 61

Cash on Deposit in Banks, amount in each : —

Mechanicks' National Bank, Newburyport, ...	\$5,000 00
First National Bank, Newburyport, ...	2,641 24
Powow River National Bank, Amesbury, ...	35,000 00

Amesbury National Bank, Amesbury, ...	\$25,000 00
Winnisimmet National Bank, Chelsea, ...	15,000 00
National Revere Bank, Boston, ...	24,142 99
Essex National Bank, Haverhill, ...	25,000 00

Loans on Bank Stock, amount on each :—

On 53 shares Mechanics' National Bank, Newburyport, ...	} \$6,300 00
On 88 shares Merchants' National Bank, Newburyport, ...	
On 7 shares Mechanics' National Bank, Newburyport, ...	650 00
On 200 shares Broadway National Bank, Boston, ...	16,000 00
On 125 shares Fourth National Bank, Boston, ...	} 20,000 00
On 125 shares Broadway National Bank, Boston, ...	

Loans on Railroad Bonds, amount on each :—

On \$1,000 Boston & Maine R.R. bonds, ...	\$800 00
On \$50,000 Boston & Maine R.R. bonds, ...	50,000 00
On \$25,000 Maine Central R.R. bonds, ...	25,000 00
On \$50,000 Concord & Montreal R.R. bonds, ...	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, ...	\$50,000	\$50,000 00	\$50,000 00
of Boston, Mass., 4s, ...	100,000	106,000 00	100,000 00
of Bangor, Me., 7s, ...	25,000	30,500 00	25,000 00
of Concord, N. H., 6s, ...	35,000	37,790 00	35,000 00
of Des Moines, Iowa, 4½s, ...	25,000	25,000 00	25,000 00
of Holyoke, Mass., 6s, ...	25,000	29,500 00	25,000 00
of Lynn, Mass., 6s, ...	75,000	79,625 00	75,000 00
of Lynn, Mass., 4s, ...	50,000	51,250 00	50,000 00
of Lynn, Mass., 3½s, ...	25,000	24,500 00	25,000 00
of Lewiston, Me., 6s, ...	10,000	10,000 00	10,000 00
of Lawrence, Mass., 4s, ...	30,000	30,075 00	30,000 00
of Lowell, Mass., 4s, ...	20,000	20,000 00	20,000 00
of Nashua, N. H., 6s, ...	50,000	51,000 00	50,000 00
of Nashua, N. H., 4s, ...	25,000	25,500 00	25,000 00
of Newburyport, Mass., 6s, ...	10,000	10,000 00	10,000 00
of Newburyport, Mass., 4s, ...	95,000	97,850 00	95,000 00
of Springfield, Mass., 7s, ...	40,000	53,200 00	40,000 00
of Somerville, Mass., 4s, ...	11,000	11,220 00	11,000 00
of Worcester, Mass., 3½s, ...	25,000	25,000 00	25,000 00
of Waltham, Mass., 4s, ...	19,000	19,570 00	19,000 00
Town of Beverly 4s, ...	14,000	14,420 00	14,000 00
of Melrose 7s, ...	8,000	8,400 00	8,000 00
of Marlborough 4s, ...	31,000	32,240 00	31,000 00
of Marblehead 4s, ...	29,500	30,385 00	29,500 00
of Turner's Falls 4s, ...	10,000	10,000 00	10,000 00
	\$837,500	\$883,025 00	\$837,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	\$12,200	\$17,232 00	\$12,200 00
750	Atlas National Bank, Boston,	75,000	87,000 00	75,000 00
47	Blackstone N'l Bank, Boston,	4,700	5,276 00	4,700 00
37	Boston Nat'l Bank, Boston, .	3,700	4,430 00	3,700 00
100	Old Boston N'l Bank, Boston,	10,000	12,025 00	10,000 00
108	National City Bank, Boston, .	10,800	10,800 00	10,800 00
300	Columbian N'l Bank, Boston,	30,000	36,075 00	30,000 00
221	N'l B'k of Commerce, Boston,	22,100	30,277 00	22,100 00
250	National Bank of the Com- monwealth, Boston, . . .	25,000	42,500 00	25,000 00
286	Nat'l Eagle Bank, Boston, . .	28,600	30,888 00	28,600 00
74	Eliot National Bank, Boston,	7,400	9,916 00	7,400 00
100	Nat'l Exchange B'k, Boston,	10,000	13,525 00	10,000 00
240	Faneuil Hall N'l B'k, Boston,	24,000	34,380 00	24,000 00
100	First National Bank, Boston,	10,000	25,450 00	10,000 00
270	Freeman's N'l Bank, Boston,	27,000	29,025 00	27,000 00
142	Globe National Bank, Boston,	14,200	14,200 00	14,200 00
250	Hamilton Nat'l Bank, Boston,	25,000	30,500 00	25,000 00
150	National Hide and Leather Bank, Boston, ...	15,000	19,500 00	15,000 00
267	Howard Nat'l Bank, Boston,	26,700	29,971 00	26,700 00
508	Market Nat'l Bank, Boston,	50,800	50,800 00	50,800 00
83	Massachusetts N'l B'k, Boston,	8,300	8,944 00	8,300 00
200	Maverick Nat'l Bank, Boston,	20,000	50,800 00	20,000 00
173	Merchants' N'l Bank, Boston,	17,300	26,339 00	17,300 00
100	New England N'l B'k, Boston,	10,000	17,025 00	10,000 00
302	North National Bank, Boston,	30,200	43,488 00	30,200 00
60	N'l B'k of No. America, Boston,	6,000	7,650 00	6,000 00
258	Nat'l Bank of Redemption, Boston, ...	25,800	36,313 00	25,800 00
375	Nat'l Revere Bank, Boston,	37,500	48,937 00	37,500 00
480	Second Nat'l Bank, Boston, .	48,000	93,600 00	48,000 00
200	Shawmut Nat'l Bank, Boston,	20,000	26,250 00	20,000 00
400	Shoe and Leather National Bank, Boston, ...	40,000	39,200 00	40,000 00
69	State National Bank, Boston,	6,900	8,660 00	6,900 00
225	Suffolk Nat'l Bank, Boston, .	22,500	25,340 00	22,500 00
280	Traders' Nat'l Bank, Boston,	28,000	29,680 00	28,000 00
500	Tremont Nat'l Bank, Boston,	50,000	58,062 00	50,000 00
208	National Union Bank, Boston,	20,800	29,848 00	20,800 00
353	Washington N'l B'k, Boston,	35,300	43,772 00	35,300 00
200	Nat'l Webster Bank, Boston,	20,000	20,400 00	20,000 00
215	Mechanicks' National Bank, Newburyport, ...	21,500	24,660 00	21,500 00
1,226	Merchants' National Bank, Newburyport, ...	24,520	35,554 00	24,520 00
105	Ocean N'l B'k, Newburyport,	5,250	6,720 00	5,250 00
14	First N'l B'k, Newburyport,	1,400	1,750 00	1,400 00
60	Gloucester N'l B'k, Gloucester,	6,000	8,280 00	6,000 00
		\$937,470	\$1,225,042 00	\$937,470 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$50,000	\$62,000 00	\$50,000 00
Old Colony R.R. 4s, ...	60,000	63,000 00	60,000 00
Vermont and Massachusetts R.R. 5s,	25,000	27,250 00	25,000 00
Fitchburg R.R. 4s, ...	75,000	72,750 00	75,000 00
Fitchburg R.R. 4½s, ...	80,000	80,800 00	80,000 00
Fitchburg R.R. 5s, ...	25,000	26,500 00	25,000 00
Boston & Lowell R.R. 4s, ...	50,000	50,500 00	50,000 00
Boston & Lowell R.R. 6s, ...	5,000	5,500 00	5,000 00
Portland & Kennebec R.R. 6s, . .	15,000	16,050 00	15,000 00
Dexter & Piscataquis R.R. 4s, . .	15,000	15,000 00	15,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,500 00	25,000 00
	\$425,000	\$444,850 00	\$425,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,641 24	2 per cent.	\$143,300 00	4¼ per cent.	\$744,890 00	5 per cent.
29,142 99	3 "	75,000 00	4½ "	45,000 00	5¼ "
70,750 00	3½ "	731,000 00	4½ "	86,245 00	5½ "
56,000 00	3¾ "	50,000 00	4¾ "	7,000 00	5¾ "
70,000 00	3⅞ "	596,000 00	4¾ "	189,521 00	6 "
384,400 00	4 "	40,000 00	4⅞ "		

Amount invested in real estate for banking purposes, ...	\$10,000 00
Estimated value of the same, ...	18,000 00
Assessed value of the same, ...	19,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 403	
Aggregate amount of the same, ...	422,247 00
Total number of loans upon real estate, ...	429
Amount of investments from which no income is received, ...	19,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	255,125 36
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	99,083 43
year ending Oct. 31, 1890, ... } 2 per cent., {	100,044 53
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,084
Number of accounts closed during the year ending Oct. 31, 1890, ...	944
Total number of open accounts Oct. 31, 1890, ...	11,282
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	7,346 06

Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1890, ...	\$543,854 47
Number of same, ...	6,131
Amount of withdrawals, including dividends, during the year ending	
Oct. 31, 1890, ...	605,745 65
Number of same, ...	6,316
Date of examination by commissioner: August 22.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, SS.

Nov. 10, 1890.

Personally appeared P. K. Hills, Treasurer of the Institution for Savings in Newburyport and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT E. BURKE, *Justice of the Peace.*

ESSEX, SS.

Nov. 10, 1890.

Personally appeared Edward S. Moseley, President, and Wm. H. Swasey, E. F. Stone, E. P. Dodge, L. B. Cushing, H. B. Little and S. March, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ROBERT E. BURKE, *Justice of the Peace.*

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 45.

ARTHUR W. TUFTS, *President.*

EDWARD RICHARDS, *Treasurer.*

EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ARTHUR W. TUFTS,

JOHN D. WILLIAMS,

AUGUSTUS RICHARDSON,

WALTER H. COWING.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, ...	\$81,000 00	Deposits, ...	\$4,973,046 96
Loans on public funds, ...	6,260 00	Guaranty fund, ...	165,000 00
Bank stock as per schedule, ...	205,067 09	Interest account, ...	20,858 28
Loan on bank stock, ...	3,000 00	Profit and loss account, ...	1,702 55
Railroad bonds as per schedule, ...	497,000 00		
Loans on railroad stocks, ...	190,000 00		
Railroad notes, ...	590,000 00		
Real estate by foreclosure, ...	17,996 06		
Loans on real estate, ...	1,507,487 03		
Loans on personal security, ...	1,688,013 97		
Loans to counties, cities or towns (notes), ...	130,000 00		
Loans on depositors' books, ...	600 00		
Deposits in banks on interest, ...	231,042 98		
Cash on hand, ...	13,140 66		
	<u>\$5,160,607 79</u>		<u>\$5,160,607 79</u>

Cash on Deposit in Banks, amount in each : —

National Rockland Bank, Boston, ...	\$102,537 20
Hamilton National Bank, Boston, ...	28,197 56
North National Bank, Boston, ...	100,308 22

Loans on Public Funds, amount on each : —

On \$3,000 United States 4½s, ...	\$3,000 00
On \$1,500 United States 4½s, ...	1,460 00
On \$1,000 City of Lowell, Mass., bonds, }	
On \$1,000 Old Colony R.R. bonds, }	1,800 00

Loan on Bank Stock :—

On 30 shares National Rockland Bank, Boston, ... \$3,000 00

Loans on Railroad Stock, amount on each :—

On 655 shares Boston & Maine R.R., ... \$90,000 00
 On 345 shares Boston & Maine R.R., ... 50,000 00
 On 416 shares Boston & Maine R.R., ... 50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston 6s, ...	\$51,000	\$56,100 00	\$51,000 00
of Boston 4s, ...	30,000	30,000 00	30,000 00
	\$81,000	\$86,100 00	\$81,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First National Bank, Danvers,	\$1,500	\$1,500 00	\$1,500 00
60	Atlas National Bank, Boston, .	6,000	6,960 00	6,000 00
50	Atlantic Nat'l Bank, Boston, .	5,000	7,050 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	2,055 00	2,000 90
37	National Eagle Bank, Boston,	3,700	3,996 00	4,144 00
200	First National Bank, Boston, .	20,000	50,000 00	20,000 00
5	Howard Nat'l Bank, Boston, .	500	560 00	606 25
30	Hamilton Nat'l Bank, Boston,	3,000	3,600 00	3,580 00
25	Market National Bank, Boston,	2,500	2,500 00	2,500 00
257	North National Bank, Boston,	25,700	36,751 00	25,680 47
210	People's Nat'l Bank, Boston, .	21,000	35,700 00	21,000 00
173	Nat'l Rockland Bank, Boston,	17,300	25,950 00	19,430 00
150	Nat'l Revere Bank, Boston, .	15,000	19,500 00	15,000 00
21	N'l B'k of the Republic, Boston,	2,100	3,570 00	2,698 87
52	State National Bank, Boston, .	5,200	6,500 00	5,993 00
55	Second Nat'l Bank, Boston, .	5,500	10,450 00	5,500 00
8	Shoe & Leather N'l B'k, Boston,	800	776 00	872 00
9	Suffolk Nat'l Bank, Boston, .	900	1,008 00	1,070 25
32	Tremont Nat'l Bank, Boston, .	3,200	3,712 00	3,762 75
510	Washington N'l Bank, Boston,	51,000	61,200 00	58,729 50
		\$191,400	\$283,338 00	\$205,067 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$100,000	\$105,000 00	\$100,000 00
Fitchburg R R. 4½s, ...	257,000	262,140 00	257,000 00
Fitchburg R R. 4s, ...	150,000	150,000 00	140,000 00
	\$507,000	\$517,140 00	\$497,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$90,163 97	0 per cent.	\$971,900 00	4½ per cent.	\$95,000 00	5½ per cent.
130,735 76	2½ “	50,000 00	4½ “	64,700 00	5½ “
50,000 00	3½ “	40,000 00	4½ “	138,600 00	6 “
456,800 00	4 “	450,000 00	4½ “	39,875 00	7 “
66,000 00	4½ “	1,701,629 25	5 “	1,000 00	7¾ “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,996 06
Assessed value of the same, ...	20,800 00
Net income received from same during year ending Oct. 31, 1890, ...	80 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	202
Aggregate amount of the same, ...	358,294 00
Total number of loans upon real estate, ...	325
Amount of investments from which no income is received, ...	90,163 97
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	220,234 03
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	88,398 21
year ending Oct. 31, 1890, ... } 2 per cent., {	91,161 14
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,550
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,767
Total number of open accounts Oct. 31, 1890, ...	13,193
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	10,845 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	1,155,913 62
Number of same, ...	16,856
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	1,002,260 77
Number of same, ...	11,080
Date of examination by commissioner: July 10.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 12, 1890.

Personally appeared Edward Richards, Treasurer of the Institution for Savings in Roxbury and its Vicinity, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT B. FAIRBAIRN, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 15, 1890.

Personally appeared Arthur W. Tufts, President, and Danforth C. Hodges, Samuel Little, W. H. Cowing, Augustus Richardson and John D. Williams, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ROBERT B. FAIRBAIRN, *Justice of the Peace.*

IPSWICH SAVINGS BANK—IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 16.

JOSEPH ROSS, *President.*

THEODORE F. COGSWELL, *Treasurer.*

THEODORE F. COGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WILLCOMB,

ROBERT JORDAN,

J. B. GRANT,

C. A. SAYWARD,

THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; and on Saturday, 3 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$41,480 00	Deposits, ...	\$381,433 94
Loan on public funds, ...	800 00	Guaranty fund, ...	8,500 00
Bank stock as per schedule, ...	57,570 00	Interest account, ...	4,527 29
Railroad bonds as per schedule, ...	42,000 00		
Real estate by foreclosure, ...	2,910 25		
Loans on real estate, ...	205,453 00		
Loans on personal security, ...	9,693 00		
Loans to counties, cities or towns (notes), ...	7,400 00		
Deposits in banks, on interest, ...	22,405 41		
Deposits in banks, not on interest, ...	2,033 30		
Cash on hand, ...	2,716 27		
	<u>\$394,461 23</u>		<u>\$394,461 23</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Salem, ...	\$14,033 30
Merchants' National Bank, Salem, ...	2,199 90
Fourth National Bank, Boston, ...	8,205 51

Loan on Public Funds :—

On \$1,000 City of Newton 6s, ...	\$800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Manchester, N. H., 6s, . . .	\$600	\$636 00	\$600 00
of Keene, N. H., 5s, . . .	2,500	2,750 00	2,500 00
of Providence, R. I., 5s, . . .	5,000	5,700 00	5,000 00
of Bangor, Me., 6s, . . .	1,000	1,150 00	930 00
of Dover, N. H., 6s, . . .	500	550 00	500 00
of Lewiston, Me., 5s, . . .	2,000	2,400 00	2,000 00
of East Saginaw, Mich., 4½s, . . .	5,000	5,400 00	5,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,000 00	1,000 00
of Boston, Mass., 3½s, . . .	15,000	15,000 00	15,000 00
of Salem, Mass., 4s, . . .	8,000	8,950 00	8,950 00
	\$40,600	\$43,536 00	\$41,480 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston, .	\$1,000	\$1,160 00	\$1,120 00
10	Blackstone Nat'l B'k, Boston,	1,000	1,120 00	1,000 00
10	Continental Nat'l B'k, Boston,	1,000	1,280 00	1,000 00
4	N'l B'k of Commerce, Boston,	400	548 00	400 00
18	Eliot National Bank, Boston, .	1,800	2,412 00	1,980 00
20	Freeman's Nat'l B'k, Boston, .	2,000	2,140 00	2,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,220 00	1,180 00
20	Howard National B'k, Boston,	2,000	2,240 00	2,000 00
36	Merchants' N'l Bank, Boston,	3,600	5,472 00	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	4,150 00	3,150 00
40	New England N'l B'k, Boston,	4,000	6,800 00	5,800 00
8	Nat'l Revere Bank, Boston, .	800	1,040 00	800 00
30	N'l B'k of Redemption, Boston,	3,000	4,230 00	3,600 00
4	Second Nat'l Bank, Boston, .	400	780 00	580 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,165 00	1,000 00
24	National Union Bank, Boston,	2,400	3,432 00	3,048 00
20	Gloucester N'l B'k, Gloucester,	2,000	2,800 00	2,584 00
8	N'l Grand Bank, Marblehead,	800	1,080 00	920 00
63	Asiatic Nat'l Bank, Salem, .	1,890	2,520 00	1,890 00
13	Nat'l Exchange Bank, Salem,	1,300	1,625 00	1,365 00
43	First National Bank, Salem, .	4,300	5,590 00	4,945 00
41	Merchants' N'l Bank, Salem, .	2,050	2,788 00	2,460 00
19	Mercantile N'l Bank, Salem, .	1,900	2,375 00	2,090 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,861 00	3,348 00
21	Salem National Bank, Salem,	2,100	2,730 00	2,310 00
		\$49,440	\$67,058 00	\$57,570 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, ...	\$1,000	\$1,090 00	\$1,000 00
Boston & Lowell R.R. 5s, ...	10,000	11,100 00	10,000 00
Boston & Lowell R.R. 7s, ...	1,000	1,090 00	1,000 00
Fitchburg R.R. 4½s, ...	10,000	10,250 00	10,000 00
Old Colony R.R. 4s, ...	20,000	21,400 00	20,000 00
	\$42,000	\$44,930 00	\$42,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,000 00	2½ per cent.	\$1,600 00	4¾ per cent.	\$4,400 00	5½ per cent.
7,405 41	3 “	3,800 00	5 “	211,546 00	6 “
14,000 00	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise, .	\$2,910 25
Assessed value of the same, ...	3,250 00
Net income received from same during year ending Oct. 31, 1890, ...	60 00
Number of loans which are of an amount not exceeding \$3,000 each, 219	
Aggregate amount of the same, ...	180,996 00
Total number of loans upon real estate, ...	206
Amount of investments from which no income is received, ...	2,235 25
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1890, ...	20,494 47
Times for the dividends fixed by the by-laws: fourth Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,541 08
year ending Oct. 31, 1890, ... } 2 per cent., {	7,161 46
Number of accounts opened during the year ending Oct. 31, 1890, ...	278
Number of accounts closed during the year ending Oct. 31, 1890, ...	212
Total number of open accounts Oct. 31, 1890, ...	1,659
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,652 54
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	104,816 16
Number of same, ...	1,653
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	81,727 48
Number of same, ...	1,037
Date of examination by commissioner: July 14.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 15, 1890.

Personally appeared Theodore F. Cogswell, Treasurer of the Ipswich Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHARLES A. SAYWARD, *Justice of the Peace.*

Essex, ss.

Nov. 20, 1890.

Personally appeared Joseph Ross, President, and Robert Jordan, William Willcomb, Frederic Willcomb, Thomas H. Lord and Nathaniel R. Farley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHARLES A. SAYWARD, *Justice of the Peace.*

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 42.

HEZEKIAH PLUMMER, *President.*

WM. R. SPALDING, *Treasurer.*

WM. R. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HEZEKIAH PLUMMER,

R. M. CROSS,

R. H. TEWKSBURY,

JOHN R. POOR,

J. S. NEEDHAM.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; Saturday, 9 A.M. to 12 M., 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$41,000 00	Deposits, . . .	\$740,832 36
Bank stock as per schedule, .	84,000 00	Guaranty fund, .	15,850 00
Loans on bank stock, . . .	28,230 00	Interest account, .	31,072 88
Railroad bonds as per schedule, .	105,000 00		
Loans on real estate, . . .	298,645 00		
Loans on personal security, . .	204,000 00		
Loans to counties, cities or towns (notes), ...	7,500 00		
Loans on depositors' books, . .	350 00		
Deposits in banks, on interest, .	11,928 63		
Deposits in banks, not on interest, .	5,000 00		
Expense account, ...	1,154 15		
Cash on hand, ...	947 46		
	\$787,755 24		\$787,755 24

Cash on Deposit in Banks, amount in each :—

Arlington National Bank, Lawrence, ...	\$7,000 00
Pemberton National Bank, Lawrence, ...	9,928 63

Loans on Bank Stock, amount on each :—

On 10 shares Bay State National Bank, Lawrence, ...	\$700 00
On 131 shares Essex National Bank, Haverhill, ...	13,100 00
On 28 shares Old Lowell National Bank, Lowell, ...	} 2,800 00
On 8 shares Pemberton National Bank, Lawrence, ...	
On 100 shares Arlington National Bank, Lawrence, ...	10,000 00
On 15 shares Arlington National Bank, Lawrence, ...	1,250 00
On 5 shares Pacific National Bank, Lawrence, ...	380 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 6s, . . .	\$10,000	\$10,250 00	\$10,000 00*
Town of Danvers, Mass., 4s, . . .	9,000	9,155 00	9,000 00
City of Fall River, Mass., 6s, . . .	2,000	2,510 00	2,000 00
of Keene, N.H., 4s, ...	6,000	6,140 00	6,000 00
of Lawrence, Mass., 6s, ...	1,000	1,185 00	1,000 00
of Pawtucket, R.I., 6s, ...	3,000	3,255 00	3,000 00
of Waltham, Mass., 4s, ...	5,000	5,166 67	5,000 00
of Worcester, Mass., 6s, ...	4,000	4,120 00	4,000 00
United States 6s, ...	1,000	1,150 00	1,000 00
	\$41,000	\$42,931 67	\$41,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston,	\$2,000	\$2,320 00	\$2,000 00
29	Blackstone Nat'l B'k, Boston,	2,900	3,255 25	2,900 00
55	Central Nat'l Bank, Boston, .	5,500	7,672 50	5,500 00
24	Eliot National Bank, Boston, .	2,400	3,216 00	2,400 00
16	First Ward N'l Bank, Boston,	1,600	2,096 00	1,600 00
63	Fourth Nat'l Bank, Boston, .	6,300	7,418 25	6,300 00
15	Howard Nat'l Bank, Boston, .	1,500	1,683 75	1,500 00
56	Market Nat'l Bank, Boston, .	5,600	5,600 00	5,600 00
20	Merchants' N'l Bank, Boston,	2,000	3,045 00	2,000 00
10	National City Bank, Boston, .	1,000	1,000 00	1,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,699 00	2,700 00
27	Nat'l Bank of the Common- wealth, Boston, ...	2,700	4,590 00	2,700 00
23	N'l B'k of No. America, Boston,	2,300	2,932 50	2,300 00
103	N'l Hide & Leather B'k, Boston,	10,300	13,390 00	10,300 00
54	State National Bank, Boston, .	5,400	6,804 00	5,400 00
58	Third National Bank, Boston,	5,800	6,974 50	5,800 00
18	Traders' Nat'l Bank, Boston, .	1,800	1,908 00	1,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	4,670 00	4,000 00
89	Nat'l Webster Bank, Boston, .	8,900	9,078 00	8,900 00
20	Arlington N'l B'k, Lawrence,	2,000	2,500 00	2,000 00
10	Lawrence N'l B'k, Lawrence, .	1,000	1,250 00	1,000 00
63	N'l Pemberton B'k, Lawrence,	6,300	9,450 00	6,300 00
		\$84,000	\$104,552 75	\$84,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, ...	\$50,000	\$51,283 33	\$50,000 00
Boston & Maine R.R. 7s, ...	10,000	10,733 33	10,000 00
Fitchburg R.R. 5s, ...	20,000	21,283 34	20,000 00
Fitchburg R.R. 6s, ...	5,000	5,475 00	5,000 00
Old Colony R.R. 4½s, ...	20,000	21,375 00	20,000 00
	\$105,000	\$110,150 00	\$105,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,428 63	4 per cent.	\$22,000 00	4¾ per cent.	\$227,055 00	6 per cent.
30,000 00	4¼ “	164,550 00	5 “	4,950 00	6½ “
43,500 00	4½ “	34,900 00	5½ “	4,270 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, . 239
Aggregate amount of the same, ... \$218,555 00
Total number of loans upon real estate, ... 247
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 38,985 33
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 12,586 20
year ending Oct. 31, 1890, ... } 2 per cent., { 13,387 56
Number of accounts opened during the year ending Oct. 31, 1890, 608
Number of accounts closed during the year ending Oct. 31, 1890, 437
Total number of open accounts Oct. 31, 1890, ... 2,132
Total expenses of the corporation for the year ending Oct. 31, 1890
(exclusive of taxes), ... 3,149 72
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1890, ... 217,642 31
Number of same, ... 3,248
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1890, ... 168,181 37
Number of same, ... 1,572
Date of examination by commissioner: February 11.

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 5, 1890.

Personally appeared William R. Spalding, Treasurer of the Lawrence Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILBUR E. ROWELL, *Justice of the Peace.*

Essex, ss.

Nov. 5, 1890.

Personally appeared Hezekiah Plummer, President, and John S. Needham, Robert H. Tewksbury, Alvin E. Mack, Robert M. Cross and John A. Wiley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILBUR E. ROWELL, *Justice of the Peace.*

LEE SAVINGS BANK — LEE.

Incorporated March 5, 1852. Present number of corporators, 57.

CHAS. C. BENTON, *Vice-President.*

JOHN L. KILBON, *Treasurer.*

JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. C. BENTON,

C. C. HOLCOMBE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$94,000 00	Deposits, . . .	\$704,826 19
Loan on public funds, . . .	300 00	Guaranty fund, . . .	31,000 00
Bank stock as per schedule, .	156,960 00	Profit and loss ac-	
Loans on bank stock, . . .	1,940 00	count, . . .	29,930 80
Railroad bonds as per schedule,	55,650 00		
Loan on railroad stock, . . .	722 00		
Real estate by foreclosure, . .	11,522 61		
Loans on real estate, . . .	233,637 50		
Loans on personal security, . .	172,583 00		
Loans to counties, cities or towns			
(notes), ...	11,500 00		
Loans on depositors' books, . .	250 00		
Deposit in bank, on interest, . .	15,827 99		
Deposit in bank, not on interest, .	10,863 89		
	<u>\$765,756 99</u>		<u>\$765,756 99</u>

Cash on Deposit in Banks, amount in each :—

Lee National Bank, Lee, ...	\$10,863 89
Springfield Safe Deposit and Trust Company, Springfield, ...	15,827 99

Loan on Public Funds :—

On \$300 United States 4s, ...	\$300 00
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Loans on Bank Stock, amount on each :—

On 3 shares Lee National Bank, Lee, ...	\$250 00
On 3 shares Lee National Bank, Lee, ...	300 00
On 13 shares Lee National Bank, Lee, ...	590 00
On 7 shares Lee National Bank, Lee, ...	200 00
On 5 shares Lee National Bank, Lee, ...	500 00
On 1 share Lee National Bank, Lee, ...	100 00

Loan on Railroad Stock :—

On 7 shares Boston & Maine R R., ...	\$722 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . . .	\$500	\$535 00	\$500 00
City of Boston, Mass., 5s, . . .	1,000	1,170 00	1,000 00
of Boston, Mass., 6s, . . .	10,000	12,400 00	10,000 00
of Boston, Mass., 3½s, . . .	50,000	50,000 00	50,000 00
District of Columbia, 5s, . . .	10,000	10,950 00	10,000 00
City of Providence, R.I., 5s, . . .	10,000	11,450 00	10,000 00
Town of Rockingham, Vt., 4s, . . .	2,500	2,500 00	2,500 00
City of Springfield, Mass., 7s, . . .	10,000	10,100 00	10,000 00
	\$94,000	\$99,105 00	\$94,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	First National Bank, Adams,	\$5,400	\$8,100 00	\$6,300 00
25	First Nat'l Bank, Amherst, . .	2,500	3,750 00	3,500 00
40	Birmingham National Bank, Birmingham, Ct., . . .	4,000	6,800 00	6,600 00
10	Atlantic Nat'l Bank, Boston, . .	1,000	1,415 00	1,000 00
28	Atlas National Bank, Boston,	2,800	3,248 00	2,800 00
23	Continental N'l Bank, Boston,	2,300	2,926 75	2,300 00
15	Everett Nat'l Bank, Boston, . .	1,500	1,620 00	1,500 00
100	First National Bank, Boston,	10,000	25,400 00	10,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
25	Massachusetts N'l B'k, Boston,	2,500	2,693 75	2,500 00
55	N'l B'k of Commerce, Boston,	5,500	7,535 00	5,500 00
10	National Bank of the Common- wealth, Boston, . . .	1,000	1,700 00	1,000 00
91	N'l B'k of No. America, Boston,	9,100	11,602 50	9,100 00
50	N'l B'k of Redemption, Boston,	5,000	7,037 50	5,000 00
30	N'l B'k of the Republic, Boston,	3,000	4,995 00	3,000 00
68	National Eagle Bank, Boston,	6,800	7,344 00	6,800 00
65	N'l Hide & Leather B'k, Boston,	6,500	8,450 00	6,500 00
40	National Revere Bank, Boston,	4,000	5,210 00	4,000 00
35	Nat'l Webster Bank, Boston, . .	3,500	3,570 00	3,500 00
15	State National Bank, Boston, . .	1,500	1,882 50	1,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,427 50	3,000 00
30	City N'l B'k, Bridgeport, Ct., . .	3,000	4,500 00	4,400 00
180	Lee National Bank, Lee, . . .	18,000	25,200 00	18,500 00
70	Adams N'l B'k, No. Adams, . .	7,000	9,450 00	7,000 00
150	Pittsfield Nat'l B'k, Pittsfield,	15,000	24,300 00	18,500 00
36	Agawam N'l B'k, Springfield,	3,600	4,248 00	4,000 00
20	First Nat'l Bank, Springfield,	2,000	2,960 00	2,800 00
30	Second Nat'l B'k, Springfield,	3,000	4,800 00	4,900 00
6	Pynchon N'l B'k, Springfield, . .	600	900 00	960 00
75	Housatonic N'l B'k, Stockbridge,	7,500	13,125 00	9,500 00
		\$141,600	\$209,410 50	\$156,960 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, ...	\$20,000	\$20,400 00	\$20,650 00
Fitchburg R.R. 5s, ...	10,000	10,700 00	10,000 00
Old Colony R.R. 4s, ...	25,000	26,500 00	25,000 00
	\$55,000	\$57,600 00	\$55,650 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,827 99 220,350 00	3½ per cent. 5 “	\$25,000 00	5½ per cent.	\$175,582 50	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$11,522 61
Assessed value of the same, ...	8,275 00
Net income received from same during year ending Oct. 31, 1890, ...	511 64
Number of loans which are of an amount not exceeding \$3,000 each, 240	
Aggregate amount of the same, ...	188,577 50
Total number of loans upon real estate, ...	210
Amount of investments from which no income is received, ...	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	40,337 04
Times for the dividends fixed by the by-laws: May 31 and November 30.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,007 1 .
year ending Oct. 31, 1890, ... } 2 per cent., {	13,015 66
Number of accounts opened during the year ending Oct. 31, 1890, ...	291
Number of accounts closed during the year ending Oct. 31, 1890, ...	289
Total number of open accounts Oct. 31, 1890, ...	2,105
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	2,625 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	122,302 49
Number of same, ...	1,520
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	122,987 51
Number of same, ...	1,144
Date of examination by commissioner: June 25.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

LEE, Nov. 17, 1890.

Personally appeared John L. Kilbon, Treasurer of the Lee Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. S. SARGENT, *Notary Public*.

BERKSHIRE, SS.

LEE, Nov. 17, 1890.

Personally appeared C. C. Benton, Vice-President, and G. K. Baird, De Witt S. Smith, J. F. Benton, David Dresser and C. C. Holcombe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. S. SARGENT, *Notary Public*.

LEICESTER SAVINGS BANK—LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 33.

LORY S. WATSON, *President.*

PARKMAN T. DENNY, *Treasurer.*

J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LORY S. WATSON,

JOHN N. MURDOCK,

CHARLES A. DENNY,

THEO. E. WOODCOCK,

DEXTER KNIGHT,

ALONZO B. DAVIDSON.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$144,000 00	Deposits, ...	\$405,098 94
Loan on public funds, ...	1,000 00	Guaranty fund, ...	13,636 89
Bank stock as per schedule, ...	42,659 69	Interest account, ...	13,594 96
Loan on bank stock, ...	100 00		
Railroad bonds as per schedule, ...	61,000 00		
Loans on real estate, ...	128,725 01		
Loans on personal security, ...	35,171 73		
Loans to counties, cities or towns (notes), ...	8,200 00		
Deposit in bank, on interest, ...	10,167 03		
Expense account, ...	282 33		
Premium account, ...	1,025 00		
	\$432,330 79		\$432,330 79

Cash on Deposit in Bank : —

Leicester National Bank, Leicester, ... \$10,167 03

Loan on Public Funds : —

On \$1,000 United States 4s, ... \$1,000 00

Loan on Bank Stock : —

On 2½ shares Leicester National Bank, Leicester, ... \$100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass, 4s, . .	\$10,000	\$10,300 00	\$10,000 00
City of Chelsea, Mass., 6s, . .	8,000	8,560 00	8,000 00
Town of Clinton, Mass., 4s, . .	10,000	10,200 00	10,000 00
City of Columbus, Ohio, 4s, . .	10,000	10,000 00	10,000 00*
of Cleveland, Ohio, 4s, . .	5,000	5,000 00	5,000 00
of Dayton, Ohio, 4s, . .	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s, . .	1,000	1,170 00	1,000 00
Town of Holbrook, Mass, 4s, . .	10,000	10,300 00	10,000 00
City of Indianapolis, Indiana, 8s, .	5,000	5,400 00	5,000 00
of Lynn, Mass., 6s, . .	6,000	6,360 00	6,000 00
of Lynn, Mass., 4s, . .	3,000	3,120 00	3,000 00
of Lawrence, Mass, 4s, . .	10,000	10,200 00	10,000 00
of Lowell, Mass, 4s, . .	10,000	10,300 00	10,000 00
of Manchester, N. H, 6s, . .	1,000	1,190 00	1,000 00
Town of Randolph, Mass, 4s, . .	24,000	24,960 00	24,000 00
County of Strafford, N. H., 4s, . .	5,000	5,000 00	5,000 00
City of Worcester, Mass., 6s, . .	12,000	12,300 00	12,000 00
of Worcester, Mass., 4½s, . .	4,000	4,320 00	4,000 00
of Waterbury, Conn., 4s, . .	5,000	5,000 00	5,000 00
	\$144,000	\$148,680 00	\$144,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	\$1,000	\$1,272 50	\$1,150 00
30	Eliot National Bank, Boston, .	3,000	4,020 00	3,610 00
10	Maverick Nat'l Bank, Boston,	1,000	2,540 00	1,178 75
15	Market National Bank, Boston,	1,500	1,500 00	1,770 04
20	North Nat'l Bank, Boston, .	2,000	2,880 00	2,425 00
30	Nat'l Webster Bank, Boston, .	3,000	3,060 00	3,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,500 00	5,954 40
15	National Revere Bank, Boston,	1,500	1,957 50	1,925 00
12	N'l B'k of No. America, Boston,	1,200	1,530 00	1,346 00
10	Nat'l Bank of the Common- wealth, Boston, . .	1,000	1,700 00	1,100 00
50	State National Bank, Boston,	5,000	6,275 00	5,397 50
21	Traders' Nat'l Bank, Boston,	2,100	2,226 00	2,628 50
25	Howard Nat'l Bank, Boston, .	2,500	2,806 25	2,635 00
37	Leicester N'l Bank, Leicester, .	3,700	5,550 00	3,700 00
11	Millbury N'l Bank, Millbury, .	1,100	1,100 00	1,314 50
25	Central N'l Bank, Worcester, .	2,500	3,625 00	3,525 00
		\$37,100	\$48,542 25	\$42,659 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$3,000	\$3,720 00	\$3,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
Boston & Lowell R.R. 4s, ...	7,000	7,070 00	7,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,350 00	5,000 00
Boston & Maine R.R. 4s, ...	20,000	20,800 00	20,000 00
Fitchburg R.R. 4s, ...	4,000	4,040 00	4,000 00
Fitchburg R.R. 4½s, ...	3,000	3,030 00	3,000 00
Leeds & Farmington R.R. 6s, ...	4,000	4,320 00	4,000 00
Old Colony R.R. 4s, ...	5,000	5,300 00	5,000 00
	\$61,000	\$64,530 00	\$61,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,167 03 18,571 73	3 per cent. 4 “	\$6,700 00 110,280 01	4¼ per cent. 5 “	\$1,800 00 35,845 00	5½ per cent. 6 “

Number of loans which are of an amount not exceeding \$3,000 each, .	106	
Aggregate amount of the same, ...		\$102,366 73
Total number of loans upon real estate, ...	101	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		19,745 79
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... }		7,466 91 7,500 34
Number of accounts opened during the year ending Oct. 31, 1890, .	95	
Number of accounts closed during the year ending Oct. 31, 1890, .	86	
Total number of open accounts Oct. 31, 1890, ...	878	
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...		1,144 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		60,858 89
Number of same, ...	611	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		59,855 92
Number of same, ...	552	
Date of examination by commissioner: February 21.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

LEICESTER, Nov. 3, 1890.

Personally appeared Parkman T. Denny, Treasurer of the Leicester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. CLARENCE WATSON, *Notary Public*.

WORCESTER, SS.

LEICESTER, Nov. 3, 1890.

Personally appeared L. S. Watson, President, and Chas. A. Denny, T. E. Woodcock, J. D. Cogswell, L. D. Thurston and J. W. Bisco, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

J. CLARENCE WATSON, *Notary Public*.

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 35.

DWIGHT B. LOOK, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE HALL,

CHAS. C. BOYDEN,

CHAS. L. JOSLIN,

HAMILTON MAYO,

A. L. BURDITT.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 3 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$70,150 00	Deposits, ...	\$737,082 40
Loan on bank stock, ...	1,250 00	Guaranty fund, ...	28,500 00
Railroad bonds as per schedule, . . .	30,075 00	Interest account, ...	9,222 73
Real estate (for banking purposes), ...	20,000 00		
Real estate by foreclosure, ...	2,302 91		
Loans on real estate, ...	466,726 63		
Loans on personal security, ...	125,800 00		
Loans to counties, cities or towns (notes), ...	35,000 00		
Loans on depositors' books, ...	500 00		
Deposit in bank, on interest, ...	22,237 16		
Tax account, ...	88 79		
Cash on hand, ...	674 64		
	\$774,805 13		\$774,805 13

Cash on Deposit in Bank :—

Leominster National Bank, Leominster, ... \$22,237 16

Loan on Bank Stock :—

On 18 shares Leominster National Bank, Leominster, ... \$1,250 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
62	Boston Nat'l Bank, Boston, .	\$6,200	\$7,409 00	\$6,200 00
5	Blackstone Nat'l Bank, Boston,	500	560 00	500 00
15	Boylston Nat'l Bank, Boston, .	1,500	2,055 00	1,500 00
27	Central National Bank, Boston,	2,700	3,753 00	2,700 00
25	Eliot National Bank, Boston, .	2,500	3,350 00	2,500 00
34	Everett Nat'l Bank, Boston, .	3,400	3,740 00	3,400 00
17	National Eagle Bank, Boston,	1,700	1,836 00	1,700 00
20	Continental Nat'l B'k, Boston,	2,000	2,540 00	2,000 00
61	Globe National Bank, Boston,	6,100	6,100 00	6,100 00
30	N'l B'k of No. America, Boston,	3,000	3,810 00	3,000 00
9	N'l B'k of Commerce, Boston,	900	1,233 00	900 00
10	Nat'l Bank of the Common- wealth, Boston, ...	1,000	1,700 00	1,000 00
10	Market National Bank, Boston,	1,000	1,000 00	1,000 00
2	Shoe & Leather N'l B'k, Boston,	200	195 00	200 00
21	Traders' Nat'l Bank, Boston, .	2,100	2,268 00	2,100 00
1	Winthrop Nat'l Bank, Boston,	100	114 00	100 00
75	Nat'l Webster Bank, Boston, .	7,500	7,650 00	7,500 00
30	Crocker N'l B'k, Turner's Falls,	3,000	3,750 00	3,750 00
160	Leominster N'l B'k, Leominster,	16,000	16,000 00	16,000 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,960 00	8,000 00
		\$69,400	\$78,023 00	\$70,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 5s, ...	\$5,000	\$5,250 00	\$5,312 50
Fitchburg R.R. 4s, ...	10,000	9,700 00	9,500 00
Boston & Maine R.R. 4s, ...	15,000	16,050 00	15,262 50
	\$30,000	\$31,000 00	\$30,075 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,237 16 25,400 00	3 per cent. 4 "	\$10,000 00 215,400 00	4½ per cent. 5 "	\$71,500 00 306,976 63	5½ per cent. 6 "

Amount invested in real estate for banking purposes, ...	\$20,000 00
Estimated value of the same, ...	20,000 00
Assessed value of the same, ...	15,000 00
Net income received from same during year ending Oct. 31, 1890, ...	1,087 06
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	2,362 91
Assessed value of the same, ...	2,320 00
Net income received from same during year ending Oct. 31, 1890, ...	102 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	435
Aggregate amount of the same, ...	342,804 38
Total number of loans upon real estate, ...	451
Amount of investments from which no income is received, ...	7,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	39,244 68
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,336 29
year ending Oct. 31, 1890, ... } 2 per cent., {	13,764 89
Number of accounts opened during the year ending Oct. 31, 1890, ...	499
Number of accounts closed during the year ending Oct. 31, 1890, ...	353
Total number of open accounts Oct. 31, 1890, ...	2,480
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,655 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	150,513 83
Number of same, ...	2,122
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	134,551 69
Number of same, ...	1,560
Date of examination by commissioner: May 1.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 13, 1890.

Personally appeared A. L. Burditt, Treasurer of the Leominster Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

WORCESTER, ss.

Nov. 13, 1890.

Personally appeared Dwight B. Look, President, and Joseph G. Tenney, Charles L. Joslin, Clesson Kenney, Hamilton Mayo and George Hall, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. J. LOTHROP, *Justice of the Peace.*

LENOX SAVINGS BANK—LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.* EDWARD McDONALD, *Treasurer.*

M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOS. POST, R. H. WALKER,

C. R. BOND.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . .	\$1,620 00	Deposits, . . .	\$22,550 00
Loans on real estate, ...	12,800 00	Interest account, . .	32 64
Loans to counties, cities or towns (notes), ...	7,592 50		
Deposit in bank, not on interest,	171 44		
Expense account, ...	398 70		
	\$22,582 64		\$22,582 64

Cash on Deposit in Bank : —

Lenox National Bank, Lenox, ... \$171 44

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Pittsfield N'l Bank, Pittsfield,	\$1,000	\$1,620 00	\$1,620 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,592 50	4 per cent.	\$12,800 00	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each, ...	4	
Aggregate amount of the same, ...		\$6,800 00
Total number of loans upon real estate, ...	5	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		32 64
Number of accounts opened during the year ending Oct. 31, 1890, ...	134	
Number of accounts closed during the year ending Oct. 31, 1890, ...	13	
Total number of open accounts Oct. 31, 1890, ...	121	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		398 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		25,515 00
Number of same, ...	192	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		2,965 00
Number of same, ...	23	
Date of examination by commissioner : October 9.		

COMMONWEALTH OF MASSACHUSETTS.

Berkshire, ss. Nov. 10, 1890.

Personally appeared Edward McDonald, Treasurer of the Lenox Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, EDWARD P. HALE, *Justice of the Peace.*

Berkshire, ss. Nov. 10, 1890.

Personally appeared Henry Sedgwick, President, and Wm. D. Curtis, Thos. Post, Wm. Mahanna, Henry A. Belden and Chester R. Bond, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, EDWARD P. HALE, *Justice of the Peace.*

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 46.

GEORGE W. ROBINSON, *President.*

JAMES E. CRONE, *Treasurer.*

AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. W. ROBINSON,

WALTER WELLINGTON,

BROOKS T. BATCHELLER,

LEONARD A. SAVILLE,

LEWIS HUNT,

EDWIN S. SPAULDING.

Open for business Wednesday, 3.30 to 6 P.M.; Saturday, 3.30 to 7 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$5,981 35	Deposits, ...	\$228,180 78
Loans on real estate, ...	151,891 15	Guaranty fund, ...	4,097 67
Loans on personal security, ...	72,150 00	Interest account, ...	2,621 82
Deposit in bank, on interest, ...	6,937 79	Profit and loss ac-	
Expense account, ...	1 70	count, ...	2,526 50
Cash on hand, ...	464 78		
	<u>\$237,426 77</u>		<u>\$237,426 77</u>

Cash on Deposit in Bank : —

Fourth National Bank, Boston, ... \$6,937 79

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Globe National Bank, Boston,	\$1,500	\$1,500 00	\$1,473 75
37	Market National Bank, Boston,	3,700	3,700 00	3,330 00
11	Winthrop Nat'l Bank, Boston,	1,100	1,256 75	1,177 60
		<u>\$6,300</u>	<u>\$6,456 75</u>	<u>\$5,981 35</u>

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,937 79	3 per cent.	\$31,500 00	5 per cent.	\$192,541 15	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 83
Aggregate amount of the same, ... \$121,678 65
Total number of loans upon real estate, ... 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 12,503 37
Times for the dividends fixed by the by-laws: third Wednesday in April and October.
Rate and amount of each semi-annual dividend during the } 2½ per cent., { 4,652 32
year ending Oct. 31, 1890, ... } 2½ per cent., { 4,990 14
Number of accounts opened during the year ending Oct. 31, 1890, . 164
Number of accounts closed during the year ending Oct. 31, 1890, . 87
Total number of open accounts Oct. 31, 1890, ... 862
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ... 609 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ... 75,663 70
Number of same, ... 987
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ... 51,467 30
Number of same, ... 474
Date of examination by commissioner: February 21.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss. LEXINGTON, Nov. 13, 1890.
Personally appeared James E. Crone, Treasurer of the Lexington Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.
Before me, BRADLEY C. WHITCHER, *Justice of the Peace.*

MIDDLESEX, ss. LEXINGTON, Nov. 14, 1890.
Personally appeared George W. Robinson, President, and B. T. Batcheller, Leonard A. Saville, George E. Muzzey, Amos Locke and Lyman Lawrence, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.
Before me, BRADLEY C. WHITCHER, *Justice of the Peace.*

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 58.

SEWALL G. MACK, *President.*

ARTEMAS S. TYLER, *Treasurer.*

CHAS. F. COBURN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN F. KIMBALL,

JOHN H. McALVIN,

CHAS. E. A. BARTLETT,

GEORGE S. CHENEY,

GEO. F. PENNIMAN,

ARTEMAS S. TYLER.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$32,975 00	Deposits, ...	\$1,358,188 84
Bank stock as per schedule, .	175,420 00	Guaranty fund, . .	50,183 84
Loans on bank stock, ...	15,100 00	Profit and loss account, ...	72,628 54
Railroad bonds as per schedule, .	40,000 00	Rent account, ...	928 13
Loan on railroad bonds, ...	600 00	Due Oxnard estate, . .	13,072 07
Real estate (for banking purposes), ...	65,000 00		
Real estate by foreclosure, ...	28,000 00		
Loans on real estate, ...	731,655 00		
Loans on personal security, ...	353,700 00		
Loans to counties, cities, or towns (notes), ...	25,000 00		
Loans on depositors' books, ...	375 00		
Deposits in banks, on interest, . .	23,003 19		
Expense account, ...	2,132 91		
Cash on hand, ...	2,040 32		
	<u>\$1,495,001 42</u>		<u>\$1,495,001 42</u>

Cash on Deposit in Banks, amount in each :—

Appleton National Bank, Lowell, ...	\$10,347 33
Prescott National Bank, Lowell, ...	11,066 70
National Bank of the Commonwealth, Boston, ...	1,589 16

Loans on Bank Stock, amount on each :—

On 15 shares Railroad National Bank, Lowell, ...	} \$2,200 00
On 15 shares First National Bank, Lowell, ...	
On 3 shares Old Lowell National Bank, Lowell, ...	
On 19 shares Prescott National Bank, Lowell, ...	1,900 00

On 53 shares Prescott National Bank, Lowell, ...	}	\$7,000 00
On 14 shares Appleton National Bank, Lowell, ...		
On 14 shares Old Lowell National Bank, Lowell, ...		
On 5 shares Prescott National Bank, Lowell, ...	}	500 00
On 1 share Old Lowell National Bank, Lowell, ...		
On 1 share First National Bank, Lowell, ...		
On 4 shares Crocker National Bank, Turner's Falls, ...	}	500 00
On 34 shares Rollstone National Bank, Fitchburg, ...		
		3,000 00

Loan on Railroad Bonds:—

On \$1,000 Nashua & Lowell R.R. bonds, ...	\$600 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s, ...	\$35,000	\$35,000 00	\$32,975 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston,	\$4,400	\$5,104 00	\$4,400 00
50	Blackstone N'l Bank, Boston,	5,000	5,612 50	5,000 00
40	Boston National Bank, Boston,	4,000	4,790 00	4,000 00
52	Boylston Nat'l Bank, Boston,	5,200	7,163 00	5,200 00
50	National City Bank, Boston, .	5,000	5,000 00	5,000 00
40	N'l B'k of Commerce, Boston,	4,000	5,480 00	4,000 00
10	Nat'l Bank of the Common- wealth, Boston, ...	1,000	1,700 00	1,000 00
70	Continental N'l Bank, Boston,	7,000	8,907 50	7,000 00
30	National Eagle Bank, Boston,	3,000	3,240 00	3,000 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	5,000 00
20	Everett Nat'l Bank, Boston, .	2,000	2,200 00	2,000 00
17	Nat'l Exchange Bank, Boston,	1,700	2,299 25	1,700 00
5	Faneuil Hall N'l B'k, Boston,	500	716 25	500 00
50	Freeman's N'l Bank, Boston,	5,000	5,356 25	5,000 00
60	Globe National Bank, Boston,	6,000	6,000 00	6,000 00
50	Hamilton Nat'l Bank, Boston,	5,000	6,100 00	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,950 00	1,500 00
20	Howard Nat'l Bank, Boston, .	2,000	2,245 00	2,000 00
20	Lincoln Nat'l Bank, Boston, .	2,000	2,345 00	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,522 50	1,000 00
5	North National Bank, Boston,	500	720 00	500 00
90	N'l B'k of No. America, Boston,	9,000	11,475 00	9,000 00
100	N'l B'k of Redemption, Boston,	10,000	14,075 00	10,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,665 00	1,000 00
27	Nat'l Revere Bank, Boston, .	2,700	3,523 50	2,700 00
25	Second Nat'l Bank, Boston, .	2,500	4,875 00	2,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Shoe & Leather N'l B'k, Boston,	\$4,000	\$3,920 00	\$4,000 00
5	Shawmut Nat'l Bank, Boston,	500	656 25	500 00
20	State National Bank, Boston, .	2,000	2,510 00	2,000 00
92	Suffolk Nat'l Bank, Boston, .	9,200	10,361 50	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	8,244 87	7,100 00
40	Nat'l Union Bank, Boston, .	4,000	5,720 00	4,000 00
20	Washington N'l Bank, Boston,	2,000	2,480 00	2,000 00
85	First National Bank, Lowell,	8,500	14,917 50	11,305 00
35	Merchants' Nat'l Bank, Lowell,	3,500	5,180 00	3,500 00
83	Old Lowell N'l Bank, Lowell,	8,300	10,458 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,250 00	16,740 00
75	Railroad Nat'l Bank, Lowell,	7,500	9,750 00	8,700 00
		\$166,100	\$215,212 87	\$175,420 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$40,000	\$42,600 00	\$40,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,589 16	2½ per cent.	\$229,650 00	4¾ per cent.	\$116,855 00	6 per cent.
1,066 70	3 “	20,000 00	4¾ “	5,000 00	6½ “
20,347 33	4 “	507,025 00	5 “	1,000 00	7 “
242,900 00	4½ “	4,000 00	5½ “		

Amount invested in real estate for banking purposes, ...	\$65,000 00
Estimated value of the same, ...	65,000 00
Assessed value of the same, ...	57,060 00
Net income received from same during year ending Oct. 31, 1890, . .	2,009 77
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	28,000 00
Assessed value of the same, ...	19,000 00
Net income received from same during year ending Oct. 31, 1890, . .	680 56
Number of loans which are of an amount not exceeding \$3,000 each, .	104
Aggregate amount of the same, ...	162,780 00
Total number of loans upon real estate, ...	141

Amount of investments from which no income is received, ...	\$7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	72,499 33
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	25,231 85
year ending Oct. 31, 1890, ... } 2 per cent., {	25,937 41
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,299
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,096
Total number of open accounts Oct. 31, 1890, ...	6,777
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	6,250 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	224,835 43
Number of same, ...	7,216
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	240,439 04
Number of same, ...	3,328
Date of examination by commissioner: April 10.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 11, 1890.

Personally appeared Artemas S. Tyler, Treasurer of the Lowell Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 11, 1890.

Personally appeared Sewall G. Mack, President, and J. F. Kimball, John H. McAlvin, Geo. S. Cheney, Charles Coburn, A. C. Taylor and Arthur Staples, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. F. COBURN, *Justice of the Peace.*

LOWELL INSTITUTION FOR SAVINGS -- LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 55.

CHARLES A. SAVORY, *President.*

GEORGE J. CARNEY, *Treasurer.*

GEORGE J. CARNEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL KIDDER,	FREDERICK TAYLOR,
GEORGE S. MOTLEY,	CYRUS M. FISK,
JAMES W. B. SHAW,	GEORGE J. CARNEY.

Open for deposits every business day, 9 A.M. to 2 P.M., and Saturday evening, 7 to 9;
for payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M., and Saturday evening,
7 to 9.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,000 00	Deposits, ...	\$4,158,825 30
Bank stock as per schedule, .	170,500 00	Guaranty fund, ...	208,564 33
Loans on bank stock, ...	76,750 00	Interest account, ...	40,909 05
Real estate (for banking purposes), ...	20,334 06	Suspense account, ...	14,119 98
Loans on real estate, ...	1,403,842 00		
Loans on personal security, ...	794,723 60		
Loans to counties, cities or towns (notes), ...	1,581,500 00		
Deposits in banks, on interest, ...	309,769 00		
	\$4,422,418 66		\$4,422,418 66

Cash on Deposit in Banks, amount in each : —

First National Bank, Boston, ...	\$130,000 00
Wamesit National Bank, Lowell, ...	75,000 00
Merchants' National Bank, Lowell, ...	104,769 00

Loans on Bank Stock, amount on each : —

On 453 shares Merchants' National Bank, Lowell, ...	\$40,000 00
On 100 shares Appleton National Bank, Lowell, ...	
On 10 shares Prescott National Bank, Lowell, ...	
On 15 shares National Pemberton Bank, Lawrence, ...	13,000 00
On 5 shares Third National Bank, Springfield, ...	

On 10 shares Merchants' National Bank, Lowell,	.	.	.	.	.	\$750 00
On 26 shares Railroad National Bank, Lowell,	.	.	.	.	.	2,500 00
On 16 shares Prescott National Bank, Lowell,	.	.	.	.	.	500 00
On 170 shares National Hide and Leather Bank, Boston,	.	.	.	.	}	20,000 00
On 55 shares Railroad National Bank, Lowell,	.	.	.	.		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s, ...	\$65,000	\$65,000 00	\$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian N'l Bank, Boston,	\$14,200	\$17,466 00	\$14,200 00
174	National Eagle Bank, Boston,	17,400	18,879 00	17,400 00
344	Merchants' N'l Bank, Boston, .	34,400	51,256 00	34,400 00
161	New England N'l B'k, Boston,	16,100	27,306 50	16,100 00
473	Second National Bank, Boston,	47,300	90,816 00	47,300 00
80	Merchants' N'l Bank, Lowell,	8,000	12,480 00	8,000 00
160	First National Bank, Lowell, .	16,000	30,720 00	16,000 00
171	Railroad Nat'l Bank, Lowell, .	17,100	22,401 00	17,100 00
		\$170,500	\$271,324 50	\$170,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$234,769 00	2½ per cent.	\$1,053,050 00	4 per cent.	\$817,373 60	5 per cent.
75,000 00	3 "	100,000 00	4½ "	12,000 00	5½ "
185,000 00	3½ "	113,000 00	4¼ "	231,692 00	6 "
49,500 00	3¾ "	495,200 00	4½ "	200,000 00	6½ "
50,000 00	3 "	125,000 00	4¾ "	225,000 00	6⅙ "
100,000 00	3⅞ "	100,000 00	4⅝ "		

Amount invested in real estate for banking purposes, ...	\$20,334 06
Estimated value of the same, ...	20,334 06
Assessed value of the same, ...	40,750 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,722 57
Number of loans which are of an amount not exceeding \$3,000 each, . .	76
Aggregate amount of the same, ...	126,442 00
Total number of loans upon real estate, ...	149

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	\$205,895 55				
Times for the dividends fixed by the by-laws: first Saturday in May and November.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	<table> <tr> <td>2 per cent., {</td><td>76,471 37</td></tr> <tr> <td>2 per cent., }</td><td>78,892 62</td></tr> </table>	2 per cent., {	76,471 37	2 per cent., }	78,892 62
2 per cent., {	76,471 37				
2 per cent., }	78,892 62				
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,074				
Number of accounts closed during the year ending Oct. 31, 1890, ...	2,187				
Total number of open accounts Oct. 31, 1890, ...	11,273				
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	8,900 00				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	756,886 00				
Number of same, ...	13,178				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	808,804 40				
Number of same, ...	10,677				
Date of examination by commissioner: June 9.					

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

LOWELL, Oct. 31, 1890.

Personally appeared George J. Carney, Treasurer of the Lowell Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

AUSTIN K. CHADWICK, *Justice of the Peace*.

MIDDLESEX, SS.

LOWELL, Oct. 31, 1890.

Personally appeared Charles A. Savory, President, and George S. Motley, F. Nickerson, J. W. B. Shaw, Cyrus M. Fisk, D. B. Bartlett, Frederick Taylor, Samuel Kidder, Frederick Bailey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE J. CARNEY, *Justice of the Peace*.

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 37.

CHAS. F. GROSVENOR, *President.*

GEO. A. BIRNIE, *Treasurer.*

GEORGE A. BIRNIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. F. GROSVENOR, W. S. COLWELL,
GEO. D. GREEN, E. E. FULLER,
M. D. L. TOWNE.

Open for business every business day, 10 A.M. to 12 M., 1 to 3 P.M.; also Friday,
7.30 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$550 00	Deposits, ...	\$21,221 18
Railroad bonds as per schedule, ...	1,144 00	Guaranty fund, ...	61 15
Loans on real estate, ...	10,056 00	Interest account, ...	57 26
Loans on personal security, ...	5,190 00		
Deposit in bank, on interest, ...	369 61		
Deposit in bank, not on interest, ...	1 14		
Expense account, ...	16 00		
Safe and furniture, ...	300 00		
Cash on hand, ...	3,712 84		
	\$21,339 59		\$21,339 59

Cash on Deposit in Banks, amount in each :—

Springfield Safe Deposit and Trust Company, Springfield, ...	\$369 61
Agawam National Bank, Springfield, ...	1 14

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	City N'l Bank, Holyoke, Mass.,	\$500	\$560 00	\$550 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Leeds & Farmington R.R. 6s, . . .	\$1,000	\$1,135 00	\$1,144 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$369 61 4,250 00	4 per cent. 5 “	\$3,800 00	5½ per cent.	\$7,196 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . . .	34	
Aggregate amount of the same, ...		\$15,246 00
Total number of loans upon real estate, ...	21	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		762 83
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		230 02
year ending Oct. 31, 1890, ... } 2 per cent., {		297 96
Number of accounts opened during the year ending Oct. 31, 1890, . . .	114	50 00
Number of accounts closed during the year ending Oct. 31, 1890, . . .	53	
Total number of open accounts Oct. 31, 1890, ...	307	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...		47 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890;		18,221 60
Number of same, ...	814	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		10,643 32
Number of same, ...	208	
Date of examination by commissioner: July 3.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 8, 1890.

Personally appeared Geo. A. Birnie, Treasurer of the Ludlow Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. M. BLISS, *Justice of the Peace.*

HAMPDEN, SS.

Nov 8, 1890.

Personally appeared Chas. F. Grosvenor, President, and Geo. D. Green, E. E. Fuller, J. W. Hubbard, C. F. Howard, A. H. Halford and M. H. Lyons, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. M. BLISS, *Justice of the Peace.*

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 76.

ROLLIN E. HARMON, *President.*

HENRY E. NEWHALL, *Treasurer.*

HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROLLIN E. HARMON,

THOMAS B. NEWHALL,

HENRY A. PEVEAR,

CHARLES H. NEWHALL,

RUFUS KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 3 to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$241,000 00	Deposits, ...	\$2,665,782 20
Loans on public funds, ...	100,000 00	Guaranty fund, ...	100,000 00
Bank stock as per schedule, ...	209,699 72	Profit and loss account, ...	74,365 63
Loans on bank stock, ...	6,650 00		
Railroad bonds as per schedule, ...	132,533 65		
Loans on railroad bonds, ...	175,000 00		
Loan on railroad stock, ...	12,000 00		
Real estate (for banking purposes), ...	30,000 00		
Real estate by foreclosure, ...	891 82		
Loans on real estate, ...	1,199,050 45		
Loans on personal security, ...	569,825 00		
Loans to counties, cities or towns (notes), ...	14,000 00		
Deposits in banks, on interest, ...	141,200 31		
Expense account, ...	2,595 23		
Tax titles, ...	362 64		
Cash on hand, ...	5,289 01		
	\$2,840,147 83		\$2,840,147 83

Cash on Deposit in Banks, amount in each : —

National City Bank, Lynn, ...	\$4,815 70
Merchants' National Bank, Boston, ...	1,571 27
Market National Bank, Boston, ...	45,496 89
National Bank of the Republic, Boston, ...	16,542 84
Traders' National Bank, Boston, ...	2,773 61
Third National Bank, Boston, ...	40,000 00
National Security Bank, Boston, ...	25,000 00
Citizens' National Bank, Worcester, ...	5,000 00

Loans on Public Funds, amount on each :—

On \$25,000 City of Taunton, Mass., 4s, ...	\$25,000 00
On \$25,000 City of Newton, Mass., 4s, ...	25,000 00
On \$25,000 City of Boston, Mass., 4s, ...	} 50,000 00
On \$16,000 City of Malden, Mass., 4s, ...	
On \$15,000 Town of Maynard, Mass., 4s, ...	

Loans on Bank Stock, amount on each :—

On 2 shares Railroad National Bank, Lowell, ...	\$150 00
On 2 shares First National Bank, Lynn, ...	100 00
On 10 shares National City Bank, Lynn, ...	1,000 00
On 35 shares National Security Bank, Lynn, ...	3,500 00
On 24 shares Central National Bank, Lynn, ...	} 1,900 00
On 7 shares National City Bank, Lynn, ...	

Loans on Railroad Bonds, amount on each :—

On \$50,000 Old Colony R.R. 4s, ...	\$50,000 00
On \$25,000 Worcester, Nashua and Rochester R.R. 4s, ...	25,000 00
On \$50,000 Concord & Montreal R.R. 4s, ...	50,000 00
On \$50,000 Boston & Maine R.R. 4s, ...	} 50,000 00
On \$5,000 Old Colony R.R. 6s, ...	

Loan on Railroad Stock :—

On 100 shares Old Colony R.R., ...	\$12,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, ...	\$10,000	\$11,800 00	\$10,000 00
City of Boston, Mass., 6s, ...	9,000	9,520 00	9,000 00
of Chelsea, Mass, 6s, ...	2,000	2,160 00	2,000 00
of Cambridge, Mass, 6s, ...	6,000	6,440 00	6,000 00
of Cleveland, Ohio, 7s, ...	43,000	45,580 00	43,000 00
of Charlestown, Mass, 6s, ...	5,000	5,050 00	5,000 00
of Columbus, Ohio, 6s, ...	20,000	20,400 00	20,000 00*
of Chicago, Ill., 7s, ...	20,000	22,340 00	20,000 00
of Dayton, Ohio, 6s, ...	6,000	6,300 00	6,000 00
of Dayton, Ohio, 7s, ...	3,000	3,030 00	3,000 00
District of Columbia 7s, ...	15,000	18,900 00	15,000 00
City of East Saginaw, Mich, 5s, ...	5,000	5,000 00	5,000 00
of Fort Wayne, Ind., 6s, ...	15,000	17,100 00	15,000 00
Town of Framingham, Mass., 4s, ...	20,000	20,000 00	20,000 00
City of Grand Rapids, Mich., 4s, ...	5,000	5,000 00	5,000 00
of Lynn, Mass, 6s, ...	10,000	10,100 00	10,000 00
of Lawrence, Mass., 6s, ...	3,000	3,210 00	3,000 00
of Lowell, Mass, 6s, ...	2,000	2,000 00	2,000 00
of Manchester, N. H, 4s, ...	1,000	1,000 00	1,000 00
of Newton, Mass, 5s, ...	5,000	5,550 00	5,000 00
of Northampton, Mass., 6s, ...	3,000	3,090 00	3,000 00
of Pawtucket, R. I., 5s, ...	5,000	5,350 00	5,000 00
of Peoria, Ill., 4½s, ...	10,000	10,600 00	10,000 00
County of Strafford, N. H., 4s, ...	10,000	10,000 00	10,000 00
Town of Wakefield, Mass., 4s, ...	8,000	8,000 00	8,000 00
	\$241,000	\$257,520 00	\$241,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
306	National City Bank, Lynn, .	\$30,600	\$61,200 00	\$45,539 50
93	Central National Bank, Lynn, .	9,300	14,880 00	11,863 97
61	First National Bank, Lynn, .	6,100	8,235 00	6,850 00
23	Nat'l Exchange Bank, Boston, .	2,300	3,105 00	2,957 50
135	First National Bank, Boston, .	13,500	34,155 00	21,601 75
88	Globe National Bank, Boston, .	8,800	8,800 00	7,920 00
253	N'l B'k of Redemption, Boston, .	25,300	35,420 00	30,000 00
7	N'l Hide & Leather B'k, Boston, .	700	910 00	682 50
69	Nat'l Revere Bank, Boston, .	6,900	8,970 00	6,900 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,675 00	2,250 00
15	Shoe & Leather N'l B'k, Boston, .	1,500	1,470 00	1,500 00
154	Continental Nat'l B'k, Boston, .	15,400	19,558 00	17,116 50
14	Boylston Nat'l Bank, Boston, .	1,400	1,918 00	1,400 00
17	Columbian Nat'l Bank, Boston, .	1,700	2,040 00	1,700 00
127	National Union Bank, Boston, .	12,700	18,161 00	15,500 00
56	Blackstone N'l Bank, Boston, .	5,600	6,216 00	5,600 00
42	N'l B'k of the Republic, Boston, .	4,200	6,972 00	4,200 00
127	Tremont Nat'l Bank, Boston, .	12,700	14,732 00	12,700 00
30	North National Bank, Boston, .	3,000	4,320 00	3,000 00
26	N'l B'k of No. America, Boston, .	2,600	3,302 00	2,418 00
30	Winthrop N'l Bank, Boston, .	3,000	3,420 00	3,000 00
50	Georgetown National Bank, Georgetown, ...	5,000	5,250 00	5,000 00
		\$174,800	\$265,709 00	\$209,699 72

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$20,600	\$20,600 00	\$20,600 00
Boston & Albany R.R. 7s, ...	24,000	24,960 00	24,000 00
Boston & Maine R.R. 7s, ...	13,000	14,000 00	13,000 00
Eastern R.R. 6s, ...	10,500	13,020 00	9,983 65
Fitchburg R.R. 7s, ...	9,000	9,720 00	9,000 00
Fitchburg R.R. 6s, ...	7,000	7,560 00	7,000 00
Fitchburg R.R. 5s, ...	9,000	9,510 00	9,000 00
Old Colony R.R. 6s, ...	7,000	7,670 00	7,000 00
Old Colony R.R. 7s, ...	23,000	25,070 00	23,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	11,400 00	10,000 00
	\$133,100	\$143,510 00	\$132,583 65

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,571 27	1½ per cent.	\$75,000 00	4¼ per cent.	\$4,500 00	5¼ per cent.
24,132 15	2½ “	265,000 00	4½ “	1,029,893 45	5½ “
5,000 00	3 “	50,000 00	4¾ “	87,250 00	6 “
89,000 00	4 “	544,978 89	5 “	41,400 00	6½ “

Amount invested in real estate for banking purposes, ...	\$30,000 00
Estimated value of the same, ...	30,000 00
Assessed value of the same, ...	32,100 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,778 63
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	891 82
Assessed value of the same, ...	20,050 00
Number of loans which are of an amount not exceeding \$3,000 each, 780	
Aggregate amount of the same, ...	788,143 45
Total number of loans upon real estate, ...	834
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	143,861 13
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	44,803 45
year ending Oct. 31, 1890, ... } 2 per cent., {	48,115 91
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1890, ... 3 per cent.,	58,250 13
Number of accounts opened during the year ending Oct. 31, 1890, 3,551	
Number of accounts closed during the year ending Oct. 31, 1890, 2,399	
Total number of open accounts Oct. 31, 1890, ...	15,535
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	8,709 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	841,227 16
Number of same, ...	22,117
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	768,501 45
Number of same, ...	14,263
Date of examination by commissioner: March 31.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 14, 1890.

Personally appeared Henry E. Newhall, Treasurer of the Lynn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ISRAEL A. NEWHALL, *Justice of the Peace.*

ESSEX, ss.

Nov. 15, 1890.

Personally appeared Rollin E. Harmon, President, and Thomas P. Nichols, George D. Sargeant, Micajah P. Clough, Charles H. Ingalls, Warren S. Hixon, William D. Pool and Rufus Kimball, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

N. M. HAWKES, *Justice of the Peace.*

LYNN INSTITUTION FOR SAVINGS—LYNN.

Incorporated June 20, 1826. Present number of corporators, 59.

PHILIP A. CHASE, *President.*

D. H. SWEETSER, *Treasurer.*

D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

PHILIP A. CHASE,

AMOS F. BREED,

WILLIAM BASSET,

JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$550,800 00	Deposits, ...	\$3,005 022 16
Bank stock as per schedule, .	192,800 00	Guaranty fund, .	152,000 00
Loans on bank stock, ...	13,400 00	Profit and loss ac-	
Railroad bonds as per schedule, .	153,500 00	count, ...	144,786 04
Railroad notes, ...	25,000 00	Building fund, . .	1,023 04
Loans on real estate, ...	1,395,362 00		
Loans on personal security, .	709,900 00		
Loans to counties, cities or towns			
(notes), ...	150,500 00		
Deposits in banks, on interest, .	97,946 21		
Tax titles, ...	19 16		
Cash on hand, ...	13,603 87		
	<u>\$3,302,831 24</u>		<u>\$3,302,831 24</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Lynn, ...	\$47,946 21
National Hide and Leather Bank, Boston, ...	50,000 00

Loans on Bank Stock, amount on each :—

On 80 shares National City Bank, Lynn, ...	\$8,000 00
On 20 shares First National Bank, Lynn, ...	2,000 00
On 4 shares First National Bank, Lynn, ...	400 00
On 30 shares First National Bank, Lynn, ...	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . . .	\$5,000	\$5,000 00	\$5,000 00
City of Auburn, Me., 5s, . . .	500	505 00	500 00
of Boston, Mass., 3½s, . . .	25,000	25,000 00	25,000 00
of Boston, Mass., 4s, . . .	31,000	32,500 00	31,000 00
of Boston, Mass., 6s, . . .	16,000	17,700 00	16,000 00
Town of Beverly, Mass., 4s, . . .	10,000	10,000 00	10,000 00
City of Cleveland, Ohio, 6s and 7s, . .	31,000	34,000 00	31,000 00
of Columbus, Ohio, 4s, . . .	10,000	10,000 00	10,000 00*
of Cambridge, Mass., 6s, . . .	10,000	12,000 00	10,000 00
of Concord, N. H., 6s, . . .	22,000	23,100 00	22,000 00
of Detroit, Mich., 7s, . . .	29,000	35,000 00	29,000 00
of Dayton, Ohio, 4s, . . .	25,000	25,000 00	25,000 00
of Fall River, Mass., 5s, . . .	25,000	25,500 00	25,000 00
of Fall River, Mass., 6s, . . .	7,000	7,500 00	7,000 00
of Fall River, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Fitchburg, Mass., 4s, . . .	10,000	10,000 00	10,000 00
County of Franklin, Me., 4s, . . .	9,000	9,000 00	9,000 00
City of Grand Rapids, Mich., 8s, . . .	23,500	26,000 00	23,500 00
County of Hampden, Mass., 3s, . . .	10,000	9,500 00	9,500 00
City of Lynn, Mass., 6s, . . .	9,000	9,180 00	9,000 00
of Lynn, Mass., 4s, . . .	45,800	45,800 00	45,800 00
of Lowell, Mass., 6s, . . .	16,000	16,000 00	16,000 00
of Lewiston, Me., 6s, . . .	10,000	11,700 00	10,000 00
Town of Melrose, Mass., 6s, . . .	20,000	20,600 00	20,000 00
City of Newburyport, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of New Bedford, Mass., 6s, . . .	5,000	6,300 00	5,000 00
of New Haven, Conn., 7s, . . .	10,000	12,600 00	10,000 00
of Peoria, Ill., 4½s, . . .	20,000	21,000 00	20,000 00
Town of Peabody, Mass., 4s, . . .	20,000	20,000 00	20,000 00
City of Providence, R. I., 5s, . . .	14,000	15,100 00	14,000 00
of Providence, R. I., 6s, . . .	10,000	11,500 00	10,000 00
of Salem, Mass., 6s, . . .	2,000	2,400 00	2,000 00
of Somerville, Mass., 5½s, . . .	10,000	11,000 00	10,000 00
Town of Skowhegan, Me., 4s, . . .	16,000	16,000 00	16,000 00
District of Columbia, 6s, . . .	29,500	34,000 00	29,500 00
	\$551,300	\$585,485 00	\$550,800 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic Nat'l Bank, Boston, .	\$5,800	\$8,120 00	\$5,800 00
55	Blackstone N'l Bank, Boston,	5,500	6,050 00	5,500 00
89	Columbian N'l Bank, Boston,	8,900	10,680 00	8,900 00
45	Continental N'l Bank, Boston,	4,500	5,490 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	5,832 00	5,400 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Nat'l Exchange Bank, Boston,	\$5,500	\$7,150 00	\$5,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,605 00	1,500 00
25	First National Bank, Boston, .	2,500	6,250 00	2,500 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,650 00	1,500 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,375 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	4,250 00	3,400 00
59	New England N'l B'k, Boston,	5,900	9,853 00	5,900 00
118	N'l B'k of the Republic, Boston,	11,800	20,060 00	11,800 00
100	Nat'l Rockland Bank, Boston,	10,000	15,000 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,600 00	2,000 00
75	Second Nat'l Bank, Boston, .	7,500	14,250 00	7,500 00
92	National Union Bank, Boston,	9,200	12,604 00	9,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,400 00	5,000 00
430	First National Bank, Lynn, .	43,000	56,550 00	43,000 00
301	Central Nat'l Bank, Lynn, .	30,100	48,160 00	30,100 00
213	National City Bank, Lynn, .	21,300	38,340 00	21,300 00
		\$192,800	\$284,269 00	\$192,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$11,500	\$14,100 00	\$11,500 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,000 00	10,000 00
Boston & Albany R.R. 7s, ...	10,000	10,400 00	10,000 00
Boston & Maine R.R. 7s, ...	15,000	16,200 00	15,000 00
N. Y., Providence & Boston R.R. 7s,	29,000	34,800 00	29,000 00
Boston & Providence R.R. 4s, . . .	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	25,000	26,500 00	25,000 00
Old Colony R.R. 6s, ...	8,000	8,800 00	8,000 00
Boston, Winthrop & Shore R.R. 5s, .	25,000	27,500 00	25,000 00
	\$153,500	\$169,300 00	\$153,500 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,946 21	2½ per cent.	\$200,000 00	4½ per cent.	\$4,500 00	5¼ per cent.
2,000 00	3¾ "	317,000 00	4¾ "	554,975 00	5½ "
138,500 00	4 "	925,550 00	5 "	201,637 00	6 "

Number of loans which are of an amount not exceeding \$3,000 each,	402	
Aggregate amount of the same,		\$565,325 00
Total number of loans upon real estate,	516	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		181,829 02
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent.,	53,543 84
	2 per cent.,	54,218 46
Number of accounts opened during the year ending Oct. 31, 1890,	1,549	
Number of accounts closed during the year ending Oct. 31, 1890,	1,316	
Total number of open accounts Oct. 31, 1890,	9,335	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		7,704 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		673,352 00
Number of same,	9,763	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		684,221 19
Number of same,	7,315	
Date of examination by commissioner: February 7.		

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 6, 1890.

Personally appeared D. H. Sweetser, Treasurer of the Lynn Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CLIFTON COLBURN, *Notary Public.*

ESSEX, ss.

LYNN, Nov. 6, 1890.

Personally appeared Philip A. Chase, President, and Francis W. Breed, Amos F. Breed, Warren M. Breed, Owen Dame and Charles B. Tebbets, trustees of said corporation, and severally made oath or affirmation that the annexed report is correct, according to their best knowledge and belief.

Before me,

CLIFTON COLBURN, *Notary Public.*

MALDEN SAVINGS BANK — MALDEN.

Incorporated April 2, 1860. Present number of corporators, 34.

JAMES PIERCE, *President.*

FRANCIS A. SHOVE, *Treasurer.*

FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES PIERCE,

A. H. DAVENPORT,

A. G. HILL,

J. P. HOLDEN,

A. F. SARGENT,

F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, 7 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$152,000 00	Deposits, ...	\$1,340,321 72
Loan on public funds, . .	25,000 00	Guaranty fund, . .	31,500 00
Bank stock as per schedule, .	54,500 00	Interest account, . .	2,997 35
Loan on bank stock, . . .	500 00	Profit and loss account, ...	16,486 67
Loans on real estate, . . .	686,601 00		
Loans on personal security, .	363,415 00		
Loans to counties, cities or towns (notes), ...	82,800 00		
Loans on depositors' books, .	900 00		
Deposits in banks, on interest, .	23,560 05		
Expense account, ...	526 89		
Cash on hand, ...	1,502 80		
	<u>\$1,391,305 74</u>		<u>\$1,391,305 74</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Malden, ...	\$5,802 68
National Exchange Bank, Boston, ...	2,757 37
Continental National Bank, Boston, ...	15,000 00

Loan on Public Funds :—

On \$25,000 City of Brockton, Mass., bonds, ...	\$25,000 00
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Loan on Bank Stock :—

On 5 shares First National Bank, Malden, ...	500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	\$5,000	\$6,300 00	\$5,000 00
of Fitchburg, Mass., 6s, . .	1,000	1,050 00	1,000 00
of Bangor, Me., 6s, . .	5,000	6,100 00	5,000 00
of Newton, Mass., 5s, . .	8,000	9,000 00	8,000 00
of Malden, Mass., 4s, . .	100,000	107,000 00	100,000 00
of Malden, Mass., 6s, . .	3,000	3,060 00	3,000 00
Town of Woburn, Mass., 6s, . .	10,000	10,200 00	10,000 00
of Brookline, Mass., 7s, . .	10,000	12,300 00	10,000 00
of Clinton, Mass., 4s, . .	10,000	10,200 00	10,000 00
	\$152,000	\$165,210 00	\$152,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	\$2,320 00	\$2,000 00
23	Atlantic Nat'l Bank, Boston, .	2,300	3,243 00	2,300 00
13	N'l B'k of Commerce, Boston,	1,300	1,781 00	1,300 00
25	Continental N'l Bank, Boston,	2,500	3,175 00	2,500 00
28	National Eagle Bank, Boston,	2,800	3,024 00	2,800 00
8	Eliot National Bank, Boston, .	800	1,072 00	800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,855 00	7,300 00
15	First National Bank, Boston,	1,500	3,795 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,675 00	2,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,600 00	2,000 00
10	Hamilton N'l Bank, Boston, .	1,000	1,220 00	1,000 00
11	Howard Nat'l Bank, Boston, .	1,100	1,232 00	1,100 00
30	Merchants' N'l Bank, Boston,	3,000	4,560 00	3,000 00
12	N'l B'k of No. America, Boston,	1,200	1,524 00	1,200 00
14	North National Bank, Boston,	1,400	2,016 00	1,400 00
10	Old Boston N'l Bank, Boston,	1,000	1,200 00	1,000 00
55	N'l B'k of Redemption, Boston,	5,500	7,700 00	5,500 00
7	Nat'l Revere Bank, Boston, .	700	910 00	700 00
5	Nat'l Rockland Bank, Boston, .	500	750 00	500 00
16	Shawmut Nat'l Bank, Boston,	1,600	2,096 00	1,600 00
47	State National Bank, Boston, .	4,700	5,875 00	4,700 00
10	Tremont Nat'l Bank, Boston,	1,000	1,160 00	1,000 00
68	First Nat'l Bank, Malden, .	6,800	9,928 00	6,800 00
		\$54,500	\$73,711 00	\$54,500 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,560 05	2½ per cent.	\$25,000 00	4½ per cent.	\$25,000 00	5½ per cent.
27,000 00	3¼ “	64,500 00	4½ “	114,950 00	5½ “
13,000 00	3½ “	25,000 00	4¾ “	378,801 00	6 “
38,300 00	4 “	462,665 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 359
 Aggregate amount of the same, ... \$421,801 00
 Total number of loans upon real estate, ... 389
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 64,095 36
 Times for the dividends fixed by the by-laws: second Wednesday in April
 and October.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 22,589 19
 year ending Oct. 31, 1890, ... } 2 per cent., { 24,097 12
 Number of accounts opened during the year ending Oct. 31, 1890, 1,132
 Number of accounts closed during the year ending Oct. 31, 1890, . 720
 Total number of open accounts Oct. 31, 1890, ... 5,503
 Total expenses of the corporation for the year ending Oct. 31, 1890
 (exclusive of taxes), ... 4,564 16
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1890, ... 465,623 67
 Number of same, ... 8,338
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1890, ... 359,545 22
 Number of same, ... 3,640
 Date of examination by commissioner: January 23.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 5, 1890.

Personally appeared Francis A. Shove, Treasurer of the Malden Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD P. KIMBALL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 10, 1890.

Personally appeared James Pierce, President, and David Ayers, Abram G. Hill, A. F. Sargent, John P. Holden and Everett J. Stevens, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD P. KIMBALL, *Justice of the Peace.*

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 64.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

HENRY A. POTTER,

WILLIAM REYNOLDS,

SAMUEL D. SMITH,

MOSES GILBERT.

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$39,300 00	Deposits, . . .	\$359,517 45
Bank stock as per schedule, .	55,897 54	Guaranty fund, .	7,943 74
Loans on bank stock, . . .	4,500 00	Interest account, .	9,523 53
Railroad bonds as per schedule,	38,683 80	Profit and loss ac-	
Real estate by foreclosure, .	26,383 79	count, . . .	1,176 12
Loans on real estate, . . .	100,715 00		
Loans on personal security, .	92,300 00		
Deposit in bank, on interest,	18,596 04		
Expense account, . . .	329 44		
Cash on hand, . . .	1,455 23		
	\$378,160 84		\$378,160 84

Cash on Deposit in Bank :—

Marblehead National Bank, Marblehead,	.	.	.	.	.	.	\$18,596 04
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Loans on Bank Stock, amount on each : —

On 22 shares National Grand Bank, Marblehead, ...	}	\$4,300 00
On 21 shares Marblehead National Bank, Marblehead, ...		
On 5 shares Marblehead National Bank, Marblehead, ...		
		200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marblehead, Mass., 4s, .	\$18,500	\$19,610 00	\$18,500 00
of Melrose, Mass., 7s, .	10,000	10,500 00	10,500 00
City of Bangor, Me., 6s, .	8,000	9,040 00	8,300 00
Town of Arlington, Mass., 6s, .	2,000	2,050 00	2,000 00
	\$38,500	\$41,200 00	\$39,300 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
38	N'l Grand Bank, Marblehead,	\$3,800	\$4,560 00	\$4,639 15
17	Marblehead National Bank, Marblehead, ...	1,700	1,963 50	1,920 25
31	Boylston Nat'l Bank, Boston, .	3,100	4,349 75	3,839 50
30	Blackstone N'l Bank, Boston, .	3,000	4,162 50	3,485 00
25	Continental N'l B'k, Boston, .	2,500	3,181 25	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	610 00	591 25
9	Market National B'k, Boston,	900	900 00	999 00
25	Merchants' N'l Bank, Boston,	2,500	3,806 25	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,770 00	2,505 20
25	North National Bank, Boston,	2,500	3,600 00	3,056 25
25	Shawmut Nat'l Bank, Boston, .	2,500	3,281 25	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	2,058 00	2,366 25
56	State Nat'l Bank, Boston,	5,600	7,028 00	6,048 45
19	N'l B'k of Commerce, Boston,	1,900	2,603 00	2,440 00
25	N'l B'k of No. America, Boston,	2,500	3,187 50	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	4,165 00	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,996 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	4,160 00	3,744 00
4	National Revere Bank, Boston,	400	521 00	442 75
8	Winthrop Nat'l Bank, Boston,	800	914 00	800 00
		\$46,800	\$61,817 00	\$55,897 54

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$10,000	\$11,200 00	\$10,900 00
Boston & Lowell R.R. 4s, . . .	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s, ...	5,000	5,450 00	5,000 00
Fitchburg R.R. 4½s, ...	5,000	5,050 00	5,000 00
Boston & Maine R.R. 7s, ...	7,000	7,975 00	7,783 80
	\$37,000	\$39,775 00	\$38,683 80

*Total Amount of Loans, with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$18,596 04 57,650 00	2 per cent. 5 "	\$5,000 00 55,700 00	5½ per cent. 5½ "	\$74,165 00 5,000 00	6 per cent. 6½ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$26,383 79
Assessed value of the same, ...	29,250 00
Net income received from same during year ending Oct. 31, 1890, ...	1,948 44
Number of loans which are of an amount not exceeding \$3,000 each, 58	
Aggregate amount of the same, ...	48,065 00
Total number of loans upon real estate, ... 65	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	17,413 08
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	6,013 96 6,225 55
Number of accounts opened during the year ending Oct. 31, 1890, 256	
Number of accounts closed during the year ending Oct. 31, 1890, 148	
Total number of open accounts Oct. 31, 1890, ...	1,716
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	636 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	76,070 00
Number of same, ...	1,651
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	52,669 94
Number of same, ...	901
Date of examination by commissioner: July 11.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

MARBLEHEAD, Nov. 19, 1890.

Personally appeared William Gilley, Treasurer of the Marblehead Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM D. T. TREFRY, *Justice of the Peace.*

Essex, ss.

Nov. 20, 1890.

Personally appeared Nathan P. Sanborn, President, and Robert C. Bridge, Henry A. Potter, William Reynolds, Thomas W. Tucker and Samuel D. Smith, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, EVERETT PAINE, *Justice of the Peace.*

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 107.

S. HERBERT HOWE, *President.*

EDWARD R. ALLEY, *Treasurer.*

EDWARD R. ALLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. HERBERT HOWE, ALBE C. WEEKS,
LORIMAN S. BRIGHAM, WINSLOW M. WARREN,
WILLIAM D. BURDETT.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M. ;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$265,900 00	Deposits, ...	\$1,421,576 42
Bank stock as per schedule, . . .	201,600 00	Guaranty fund, ...	35,037 00
Loans on bank stock, ...	4,529 00	Interest account, ...	10,110 41
Railroad bonds as per schedule, . . .	103,500 00	Profit and loss ac-	
Loans on real estate, ...	762,130 30	count, ...	24,766 03
Loans on personal security, ...	41,655 00		
Loans to counties, cities or towns			
(notes), ...	99,500 00		
Deposits in banks, on interest, . . .	11,524 92		
Expense account, ...	1,150 64		
	<u>\$1,491,489 86</u>		<u>\$1,491,489 86</u>

Cash on Deposit in Banks, amount in each :—

People's National Bank, Marlborough, ... \$6,614 26
First National Bank, Marlborough, ... 4,910 66

Loans on Bank Stock, amount on each :—

On 12 shares National Bank of the Commonwealth, Boston, ... \$1,200 00
On 37 shares National Eagle Bank, Boston, ... } 3,329 00
On 2 shares Winthrop National Bank, Boston, ... }

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 6s, .	\$3,000	\$3,075 00	\$3,000 00
City of Boston, Mass., 4s, .	20,000	20,600 00	20,000 00
of Boston, Mass., 6s, .	11,000	13,640 00	11,000 00
of Cambridge, Mass., 6s, .	12,000	12,990 00	12,000 00
of Charlestown, Mass., 6s, .	8,000	8,120 00	8,000 00
Town of Clinton, Mass., 4s, .	9,000	9,180 00	9,000 00
City of Detroit, Mich., 4s, .	5,000	5,150 00	5,000 00
of Dover, N. H., 6s, .	4,400	4,532 00	4,400 00
of Fall River, Mass., 6s, .	15,000	15,900 00	15,000 00
of Fitchburg, Mass., 4s, .	3,000	3,000 00	3,000 00
of Keene, N. H., 4s, .	10,000	10,150 00	10,000 00
of Lewiston, Me., 5s, .	7,000	8,540 00	7,000 00
of Lowell, Mass., 6s, .	12,000	12,000 00	12,000 00
of Lowell, Mass., 4s, .	15,000	15,000 00	15,000 00
of Lynn, Mass., 6s, .	7,000	7,560 00	7,000 00
of Lynn, Mass., 4s, .	2,000	2,040 00	2,000 00
of Marlborough, Mass., 4s, .	22,000	22,640 00	22,000 00
of Malden, Mass., 4s, .	5,000	5,125 00	5,000 00
of Newton, Mass., 5s, .	2,000	2,320 00	2,000 00
of Newton, Mass., 4s, .	1,000	1,040 00	1,000 00
Town of Pawtucket, R. I., 5s, .	10,000	11,100 00	10,000 00
of Pawtucket, R. I., 4s, .	3,000	3,090 00	3,000 00
City of Providence, R. I., 5s, .	9,000	10,530 00	9,000 00
of Somerville, Mass., 5s, .	5,000	5,250 00	5,000 00
of Springfield, Mass., 7s, .	1,000	1,180 00	1,000 00
of Taunton, Mass., 6s, .	4,000	4,440 00	4,000 00
of Waltham, Mass., 4s, .	15,000	15,285 00	15,000 00
Town of Weymouth, Mass., 4s, .	5,000	5,150 00	5,000 00
of Wellesley, Mass., 4s, .	15,000	15,250 00	15,000 00
of Winchester, Mass., 4s, .	15,000	15,450 00	15,000 00
City of Worcester, Mass., 4s, .	5,500	5,500 00	5,500 00
of Worcester, Mass., 3½s, .	5,000	5,000 00	5,000 00
	\$265,900	\$279,827 00	\$265,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston,	\$8,000	\$9,280 00	\$8,000 00
50	Blackstone Nat'l Bank, Boston,	5,000	5,587 50	5,000 00
50	Boston Nat'l Bank, Boston, .	5,000	5,987 50	5,000 00
12	Boylston Nat'l Bank, Boston,	1,200	1,653 00	1,200 00
88	Continental Nat'l B'k, Boston,	8,800	11,198 00	8,800 00
45	Eliot National Bank, Boston, .	4,500	6,030 00	4,500 00
62	Everett Nat'l Bank, Boston, .	6,200	6,696 00	6,200 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	Faneuil Hall N'l B'k, Boston,	\$7,000	\$10,027 50	\$7,000 00
40	Freeman's N'l Bank, Boston,	4,000	4,280 00	4,000 00
50	Globe Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,050 00	2,500 00
35	Howard Nat'l Bank, Boston, .	3,500	3,928 75	3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	7,507 50	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,612 50	5,000 00
10	Mt. Vernon N'l B'k, Boston, .	1,000	1,385 00	1,000 00
50	National City Bank, Boston, .	5,000	5,000 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	2,055 00	1,500 00
76	Nat'l Eagle Bank, Boston, .	7,600	8,208 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	10,143 75	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,950 00	1,500 00
64	N'l B'k of No. America, Boston,	6,400	8,160 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	5,911 50	4,200 00
75	N'l B'k of the Republic, Boston,	7,500	12,487 50	7,500 00
60	Nat'l Revere Bank, Boston, .	6,000	7,815 00	6,000 00
25	Nat'l Union Bank, Boston, .	2,500	3,575 00	2,500 00
75	Nat'l Webster Bank, Boston, .	7,500	7,650 00	7,500 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,427 50	3,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,562 50	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,900 00	5,000 00
65	State National Bank, Boston, .	6,500	8,157 50	6,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,625 00	5,000 00
70	Third National Bank, Boston,	7,000	8,417 50	7,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,300 00	5,000 00
80	Tremont Nat'l Bank, Boston,	8,000	9,320 00	8,000 00
15	First National Bank, Clinton,	1,500	1,875 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,050 00	3,000 00
82	First N'l Bank, Marlborough,	8,200	9,020 00	8,200 00
55	People's N'l B'k, Marlborough,	5,500	6,600 00	5,500 00
14	Newton Nat'l Bank, Newton,	1,400	1,400 00	1,400 00
16	City Nat'l Bank, Worcester, .	1,600	2,288 00	1,600 00
		\$201,600	\$244,122 00	\$201,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$6,000	\$6,150 00	\$6,000 00
Boston & Albany R.R. 6s, . . .	3,000	3,240 00	3,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,500 00	5,000 00
Boston & Lowell R.R. 7s, . . .	2,000	2,060 00	2,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,100 00	10,000 00
Boston & Maine R.R. 7s, . . .	7,500	8,040 00	7,500 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 5s, ...	\$5,000	\$5,350 00	\$5,000 00
Fitchburg R.R. 4½s, ...	20,000	20,200 00	20,000 00
Old Colony R.R. 6s, ...	2,000	2,210 00	2,000 00
Old Colony R.R. 4½s, ...	3,000	3,195 00	3,000 00
Old Colony R.R. 4s, ...	30,000	31,600 00	30,000 00
Portland & Ogdensburg R.R. 6s, ...	10,000	11,500 00	10,000 00
	\$103,500	\$109,145 00	\$103,500 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,524 92	2½ per cent.	\$23,329 00	4½ per cent.	\$10,358 00	5½ per cent.
107,500 00	4 “	148,300 00	5 “	618,327 30	6 “

Number of loans which are of an amount not exceeding \$3,000 each, 528
Aggregate amount of the same, ... \$471,085 00
Total number of loans upon real estate, ... 573
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 72,607 83
Times for the dividends fixed by the by-laws: third Wednesday in Jan-
uary and July.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 24,881 98
year ending Oct. 31, 1890, ... } 2 per cent., { 25,664 77
Number of accounts opened during the year ending Oct. 31, 1890, 1,033
Number of accounts closed during the year ending Oct. 31, 1890, 701
Total number of open accounts Oct. 31, 1890, ... 4,540
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu-
sive of taxes), ... 4,248 18
Amount of deposits, not including dividends, received during the year end-
ing Oct. 31, 1890, ... 372,600 00
Number of same, ... 4,493
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1890, ... 319,361 7
Number of same, ... 2,767
Date of examination by commissioner: March 21.

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

MARLBOROUGH, Nov. 19, 1890.

Personally appeared Edward R. Alley, Treasurer of the Marlborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FREDERICK L. CLAFLIN, *Justice of the Peace.*

MIDDLESEX, SS.

MARLBOROUGH, Nov. 19, 1890.

Personally appeared Loriman S. Brigham, Vice-President, and Francis C. Curtis, A. C. Weeks, William Dadmun, Winslow M. Warren, Benj. F. Greeley, George N. Cate and Edward L. Bigelow, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FREDERICK L. CLAFLIN, *Justice of the Peace.*

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

TIMOTHY MERRICK, *President.*

C. B. PRESCOTT, *Treasurer.*

E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

TIMOTHY MERRICK,	J. S. WEBBER,
HIRAM SMITH,	R. P. CRAFTS,
LEMUEL SEARS.	

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.;
also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$51,296 50	Deposits, ...	\$884,482 04
Loans on bank stock, ...	14,837 00	Guaranty fund, ...	19,080 00
Furniture and fixtures, ...	2,407 00	Interest account, ...	8,344 75
Real estate by foreclosure, ...	7,600 00	Profit and loss account, ...	11,768 32
Loans on real estate, ...	565,929 00		
Loans on personal security, ...	268,337 00		
Loans on depositors' books, ...	500 00		
Deposit in bank, on interest, ...	7,000 00		
Expense account, ...	2,247 01		
Cash on hand, ...	3,521 60		
	\$923,675 11		\$923,675 11

Cash on Deposit in Bank :—

City National Bank, Holyoke, ...	\$7,000 00
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Loans on Bank Stock, amount on each :—

On 8 shares Chapin National Bank, Springfield, Mass., ...	\$7,000 00
On 68 shares Third National Bank, Springfield, Mass., ...	
On 8 shares Central National Bank, Dallas, Texas, ...	
On 5 shares National Bank of the Republic, St. Louis, Mo., ...	1,100 00*
On 8 shares Agawam National Bank, Springfield, Mass., ...	800 00
On 10 shares Springfield Safe Deposit and Trust Company, Springfield, Mass., ...	937 00
On 60 shares Home National Bank, Holyoke, Mass., ...	5,000 00

* This illegal loan was paid Nov. 18, 1890.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,200 00	\$3,008 50
20	First Nat'l Bank, Springfield,	2,000	3,000 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	10,250 00	8,500 00
92	Hadley Falls N'l B'k, Holyoke,	9,200	15,640 00	14,710 00
3	Holyoke Nat'l Bank, Holyoke,	300	498 00	498 00
193	City National Bank, Holyoke,	19,300	21,230 00	21,500 00
		\$38,000	\$52,818 00	\$51,296 50

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,000 00	4 per cent.	\$841,328 00	5 per cent.	\$8,275 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,600 00
Assessed value of the same, ...	5,960 00
Number of loans which are of an amount not exceeding \$3,000 each, 200	
Aggregate amount of the same, ...	264,988 00
Total number of loans upon real estate, ...	219
Amount of investments from which no income is received, ...	3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	38,115 69
Times for the dividends fixed by the by-laws: second Monday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	15,300 37
year ending Oct. 31, 1890, ... } 2 per cent., {	16,042 67
Number of accounts opened during the year ending Oct. 31, 1890, ...	572
Number of accounts closed during the year ending Oct. 31, 1890, ...	471
Total number of open accounts Oct. 31, 1890, ...	2,528
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,854 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	257,029 85
Number of same, ...	3,957
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	232,852 73
Number of same, ...	2,065
Date of examination by commissioner: January 27.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

HOLYOKE, Nov. 10, 1890.

Personally appeared C. B. Prescott, Treasurer of the Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBION F. HITCHCOCK, *Notary Public*.

HAMPDEN, SS.

Nov. 10, 1890.

Personally appeared Timothy Merrick, President, and J. S. Webber, H. P. Terry, G. H. Smith, James Doyle, A. W. Esleeck and E. W. Chapin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBION F. HITCHCOCK, *Notary Public*.

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 58.

JEREMIAH CLARK, *President.*

CHAS. C. HUTCHINSON, *Treasurer.*

CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JACOB ROGERS,

JOHN DAVIS,

FRANCIS CARLL,

JAMES FRANCIS,

CHAS. C. HUTCHINSON.

Open for business every business day, 9 A.M. to 1 P.M. ; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$253,650 00	Deposits, ...	\$1,999,423 62
Loans on bank stock, ...	38,700 00	Guaranty fund, ...	65,000 00
Railroad bonds as per schedule, ...	19,000 00	Interest account, ...	44,472 77
Loans on railroad bonds, ...	20,500 00	Rent account, ...	6,707 63
Railroad notes, ...	100,000 00	Suspense account, ...	3,158 24
Real estate (for banking purposes), ...	89,000 00		
Real estate by foreclosure, ...	58,000 00		
Loans on real estate, ...	883,757 00		
Loans on personal security, ...	623,360 00		
Deposits in banks, on interest, ...	20,696 44		
Expense account, ...	2,571 02		
Taxes, ...	1,171 30		
Cash on hand, ...	8,356 50		
	\$2,118,762 26		\$2,118,762 26

Cash on Deposit in Banks, amount in each : —

Railroad National Bank, Lowell, ...	\$7,383 00
Old Lowell National Bank, Lowell, ...	2,000 00
Appleton National Bank, Lowell, ...	10,000 00
National Hide and Leather Bank, Boston, ...	1,313 44

Loans on Bank Stock, amount on each : —

On 25 shares Old Lowell National Bank, Lowell, ...	\$2,500 00
On 70 shares National Bank of the Commonwealth, Boston, ...	} 10,000 00
On 20 shares Metropolitan National Bank, Boston, ...	
On 10 shares Railroad National Bank, Lowell, ...	
On 25 shares First National Bank, Lowell, ...	} 2,000 00
On 6 shares Merchants' National Bank, Lowell, ...	
On 150 shares National Hide and Leather Bank, Boston, ...	} 23,500 00
On 85 shares Railroad National Bank, Lowell, ...	
On 5 shares Merchants' National Bank, Lowell, ...	500 00
On 3 shares Old Lowell National Bank, Lowell, ...	200 00

Loans on Railroad Bonds, amount on each : —

On \$20,000 Lowell & Lawrence R.R. bonds, ...	\$20,000 00
On \$1,000 Boston & Lowell R. R. bonds, ...	500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	\$10,600	\$12,296 00	\$11,660 00
99	Blackstone N'l Bank, Boston,	9,900	11,088 00	9,900 00
63	Boston National Bank, Boston,	6,300	7,497 00	7,056 00
9	National City Bank, Boston, .	900	900 00	900 00
45	N'l B'k of Commerce, Boston,	4,500	6,165 00	5,040 00
40	National Eagle Bank, Boston,	4,000	4,320 00	4,000 00
25	Eliot National Bank, Boston, .	2,500	3,350 00	2,500 00
90	Everett Nat'l Bank, Boston, .	9,000	9,900 00	9,000 00
8	First National Bank, Boston,	800	2,016 00	800 00
65	Hamilton Nat'l Bank, Boston,	6,500	7,930 00	8,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	26,000 00	21,000 00
13	Howard Nat'l Bank, Boston, .	1,300	1,436 00	1,300 00
265	Merchants' N'l Bank, Boston,	26,500	40,280 00	36,800 00
100	Metropolitan N'l Bank, Boston,	10,000	10,000 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,380 00	1,000 00
105	New England N'l B'k, Boston,	10,500	17,850 00	15,500 00
43	North National Bank, Boston,	4,300	6,192 00	5,160 00
37	N'l B'k of No. America, Boston,	3,700	4,699 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	39,340 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	14,110 00	9,960 00
160	Nat'l Revere Bank, Boston, .	16,000	20,800 00	19,200 00
20	Second Nat'l Bank, Boston, .	2,000	3,900 00	2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	5,109 00	4,290 00
7	Traders' Nat'l Bank, Boston, .	700	742 00	700 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
28	Collateral Loan Co., Boston, .	2,800	3,360 00	2,800 00
30	Bay State N'l Bank, Lawrence,	2,250	3,750 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	15,561 00	13,839 00
68	First National Bank, Malden,	6,800	9,520 00	7,480 00
		\$219,850	\$294,591 00	\$253,650 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpic Rivers R.R. 7s,	\$17,000	\$18,225 00	\$17,000 00
Salem & Lowell R.R. 6s, ...	2,000	2,275 00	2,000 00
	\$19,000	\$20,500 00	\$19,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,696 44	2½ per cent.	\$25,000 00	4½ per cent.	\$4,500 00	5½ per cent.
2,000 00	3 “	546,310 00	4½ “	126,737 00	6 “
118,000 00	4 “	50,000 00	4¾ “	9,500 00	6½ “
23,500 00	4½ “	765,870 00	5 “	6,900 00	7 “

Amount invested in real estate for banking purposes, ...	\$89,000 00
Estimated value of the same, ...	80,000 00
Assessed value of the same, ...	68,900 00
Net income received from same during year ending Oct. 31, 1890, ...	2,255 07
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	58,000 00
Assessed value of the same, ...	51,400 00
Net income received from same from Oct. 31, 1889 to July, 1890, ...	655 20
Number of loans which are of an amount not exceeding \$3,000 each, ...	333
Aggregate amount of the same, ...	408,527 00
Total number of loans upon real estate, ...	405
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	99,477 20
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	35,982 16
year ending Oct. 31, 1890, ... } 2 per cent., {	37,370 16
Number of accounts opened during the year ending Oct. 31, 1890, ...	822
Number of accounts closed during the year ending Oct. 31, 1890, ...	747
Total number of open accounts Oct. 31, 1890, ...	4,951
Total expenses of the corporation for the year ending Oct 31, 1890 (exclusive of taxes), ...	5,772 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	391,720 58
Number of same, ...	4,978
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	357,313 59
Number of same, ...	3,495
Date of examination by commissioner: September 19.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 15, 1890.

Personally appeared Chas. C. Hutchinson, Treasurer of the Mechanics' Savings Bank in Lowell, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. F. HILLS, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 15, 1890.

Personally appeared Jeremiah Clark, President, and James Francis, John Davis, Julian V. Keyes, Wm. G. Ward and Chas. L. Hildreth, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. F. HILLS, *Justice of the Peace.*

MEDFORD SAVINGS BANK—MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 81.

DANIEL W. LAWRENCE, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. LAWRENCE,

DANIEL A. GLEASON,

BENJ. F. HAYES,

FRANCIS E. FOSTER,

CHAS. M. BARRETT.

Open for business every business day, 8 to 11 A.M., 3 to 6 P.M.; also Saturday,
7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$130,220 00	Deposits, ...	\$769,838 91
Bank stock as per schedule, .	32,850 00	Guaranty fund, .	19,150 00
Railroad bonds as per schedule, .	50,741 50	Interest account, .	19,162 05
Real estate (for banking purposes), ...	22,000 00	Profit and loss account, ...	7,468 77
Loans on real estate, ...	379,973 59		
Loans on personal security, .	155,980 00		
Loans to counties, cities or towns (notes), ...	15,000 00		
Deposit in bank, on interest, .	21,918 28		
Safe, furniture and fixtures, .	3,832 06		
Cash on hand, ...	3,104 30		
	\$815,619 73		\$815,619 73

Cash on Deposit in Bank:—

National Exchange Bank, Boston, ... \$21,918 28

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . . .	\$14,500	\$14,500 00	\$14,500 00
of Lynn, Mass., 5s, . . .	5,000	5,675 00	5,000 00
of Fall River, Mass., 6s, . . .	3,000	3,750 00	3,720 00
of Haverhill, Mass., 7s, . . .	6,000	6,180 00	6,000 00
of Charlestown, Mass., 6s, . . .	4,000	4,050 00	4,000 00
Town of Melrose, Mass., 7s, . . .	7,000	7,420 00	7,000 00
of Natick, Mass., 4s, . . .	5,000	5,087 50	5,000 00
of Medford, Mass., 6s, . . .	3,000	3,225 00	3,000 00
of Medford, Mass., 4s, . . .	25,000	25,875 00	25,000 00
of Wellesley, Mass., 4s, . . .	15,000	15,300 00	15,000 00
of Hartland, Me., 4½s, . . .	12,000	12,000 00	12,000 00*
District of Columbia 7s, . . .	4,000	4,080 00	4,000 00
of Columbia 6s, . . .	26,000	26,505 00	26,000 00
	\$129,500	\$133,647 50	\$130,220 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	N'l B'k of Commerce, Boston,	\$1,200	\$1,644 00	\$1,200 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,837 50	1,500 00
33	Blackstone N'l Bank, Boston,	3,300	3,696 00	3,300 00
4	Nat'l Revere Bank, Boston, .	400	520 00	400 00
10	National Eagle Bank, Boston,	1,000	1,075 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,497 50	1,500 00
20	Nat'l Bank of the Common- wealth, Boston, . . .	2,000	3,400 00	2,000 00
25	Monument N'l Bank, Boston,	2,500	5,500 00	3,750 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,600 00	2,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,000 00
25	Boston National Bank, Boston,	2,500	2,975 00	2,500 00
20	North Nat'l Bank, Boston, .	2,000	2,880 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,368 00	1,200 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,812 50	2,500 00
15	Continental N'l Bank, Boston,	1,500	1,905 00	1,500 00
20	Commercial N'l Bank, Boston,	2,000	1,900 00	2,000 00
25	Central National Bank, Lynn,	2,500	4,050 00	2,500 00
		\$31,600	\$42,680 50	\$32,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, ...	\$5,000	\$5,362 50	\$5,475 00
Conn. & Pass. Rivers R.R. 7s, ...	5,000	5,275 00	5,266 50
Fitchburg R.R. 4s, ...	10,000	9,700 00	10,000 00
Fitchburg R.R. 4½s, ...	25,000	25,000 00	25,000 00
Portland & Kennebec R.R. 6s, ...	5,000	5,300 00	5,000 00
	\$50,000	\$50,637 50	\$50,741 50

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,918 28	2½ per cent.	\$65,000 00	4¾ per cent.	\$21,600 00	5½ per cent.
5,000 00	4 “	139,400 00	5 “	280,953 59	6 “
23,000 00	4½ “	6,000 00	5¼ “	10,000 00	7 “

Amount invested in real estate for banking purposes, ...	\$22,000 00
Estimated value of the same, ...	22,000 00
Assessed value of the same. Not assessed as a finished building.	
Number of loans which are of an amount not exceeding \$3,000 each, ...	249
Aggregate amount of the same, ...	289,043 00
Total number of loans upon real estate, ...	240
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	37,851 05
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	12,826 39 13,633 44
Number of accounts opened during the year ending Oct. 31, 1890, ...	487
Number of accounts closed during the year ending Oct. 31, 1890, ...	233
Total number of open accounts Oct. 31, 1890, ...	2,593
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	2,215 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	183,089 00
Number of same, ...	3,114
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	126,302 39
Number of same, ...	1,606
Date of examination by commissioner: February 4.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 8, 1890.

Personally appeared Charles B. Buss, Treasurer of the Medford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

DANIEL A. GLEASON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 8, 1890.

Personally appeared Daniel W. Lawrence, President, and James P. Richardson, B. C. Leonard, Roswell B. Lawrence, C. M. Barrett and J. Gilman Waite, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

DANIEL A. GLEASON, *Justice of the Peace.*

MEDWAY SAVINGS BANK — MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 33.

MILTON M. FISHER, *President.*

FREDERICK L. FISHER, *Treasurer.*

FREDERICK L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. M. FISHER,

WALES KIMBALL,

A. M. B. FULLER,

SUMNER ROBBINS,

S. W. RICHARDSON,

S. G. CLARK.

Open for business every business day, 9 A.M. to 12 M., 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,210 50	Deposits, ...	\$231,858 20
Bank stock as per schedule, .	35,088 09	Guaranty fund, .	9,709 45
Loans on bank stock, ...	1,300 00	Interest account, .	3,834 48
Railroad bonds as per schedule, .	32,569 75		
Real estate by foreclosure, . .	5,077 16		
Loans on real estate, ...	104,206 40		
Loans on personal security, . .	38,230 58		
Loans to counties, cities or towns (notes), ...	5,500 00		
Loans on depositors' books, . .	260 00		
Deposits in banks, on interest, .	5,382 92		
Cash on hand, ...	576 73		
	\$245,402 13		\$245,402 13

Cash on Deposit in Banks, amount in each : —

Howard National Bank, Boston, ...	\$2,657 25
Central National Bank, Boston, ...	2,725 67

Loans on Bank Stock, amount on each : —

On 10 shares Appleton National Bank, Lowell, ...	\$1,000 00
On 5 shares Dedham National Bank, Dedham, ...	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$1,000	\$1,063 00	\$1,115 00
of Cleveland, Ohio, 6s, . . .	1,000	1,075 00	1,085 00
of Detroit, Mich., 6s, . . .	1,000	1,275 00	1,225 00
of Dover, N. H., 6s, . . .	1,000	1,050 00	1,033 00
of Grand Rapids, Mich., 5s, . . .	2,000	2,273 00	2,164 00
of Keene, N. H., 6s, . . .	500	552 50	540 00
of Springfield, Ohio, 5s, . . .	3,000	3,325 00	3,387 50
of Fort Wayne, Ind., 6s, . . .	2,000	2,310 00	2,321 25
Town of Hyde Park, Ill., 7s, . . .	3,000	3,400 00	3,323 75
of Brookline, Mass., 4½s, . . .	1,000	1,025 00	1,016 00
	\$15,500	\$17,348 50	\$17,210 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas Nat'l Bank, Boston, . . .	\$600	\$696 00	\$720 00
18	Boston Nat'l Bank, Boston, . . .	1,800	2,155 50	2,234 25
60	Central Nat'l Bank, Boston, . . .	6,000	8,370 00	6,000 00
30	First Ward N'l Bank, Boston, . . .	3,000	3,930 00	3,075 00
15	N'l Hide & Leather B'k, Boston, . . .	1,500	1,940 00	1,905 00
10	Howard Nat'l Bank, Boston, . . .	1,000	1,125 00	1,100 00
10	Market National Bank, Boston, . . .	1,000	1,000 00	1,030 00
25	Manufacturers' N'l B'k, Boston, . . .	2,500	2,681 50	2,542 50
15	Mt. Vernon Nat'l Bank, Boston, . . .	1,500	2,077 50	1,623 75
20	National Revere Bank, Boston, . . .	2,000	2,605 00	2,543 56
20	Shawmut Nat'l Bank, Boston, . . .	2,000	2,625 00	2,395 53
12	Winthrop Nat'l Bank, Boston, . . .	1,200	1,371 00	1,350 00
20	Dedham Nat'l Bank, Dedham, . . .	2,000	2,230 00	2,404 00
17	Franklin N'l Bank, Franklin, . . .	1,700	1,955 00	1,972 00
32	Holliston N'l Bank, Holliston, . . .	3,200	3,360 00	3,862 50
	South Framingham Nat'l Bank, . . .			
	South Framingham,* . . .	20	20 00	20 00
3	Wrentham N'l B'k, Wrentham, . . .	210	240 00	310 00
		\$31,230	\$38,381 50	\$35,088 09

* This bank is in process of liquidation, and has paid 99 per cent. to stockholders.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, & Fitchburg R.R. 5s,	\$2,000	\$2,353 00	\$2,200 00
Boston & Lowell R.R. 4s, ...	3,000	3,080 00	3,039 00
Boston & Maine R.R. 7s, ...	2,500	2,750 00	2,733 75
Conn. & Passumpsic Rivers R.R. 7s,	3,000	3,197 00	3,201 50
Concord & Montreal R.R. 4s, ...	2,000	2,073 33	2,062 00
Fitchburg R.R. 6s, ...	2,000	2,190 00	2,180 00
Leeds & Farmington R.R. 6s, ...	2,000	2,200 00	2,145 00
Lowell & Lawrence R.R. 6s, ...	1,000	1,115 00	1,087 00
Maine Central R.R. 6s, ...	2,000	2,310 00	2,290 00
Nashua & Lowell R.R. 6s, ...	1,000	1,060 00	1,050 00
Newport & Richford R.R. 5s, ...	2,000	2,153 00	2,220 00*
Old Colony R.R. 6s, ...	2,000	2,280 00	2,180 00
Old Colony R.R. 7s, ...	1,000	1,096 66	1,082 50
Portland & Kennebec R.R. 6s, ...	1,000	1,075 00	1,088 00
Portland & Ogdensburg R.R. 6s, ...	2,000	2,340 00	2,345 00
Salem & Lowell R.R. 6s, ...	500	567 50	548 50
Vermont & Massachusetts R.R. 5s, ...	1,000	1,090 00	1,117 50
	\$30,000	\$32,930 49	\$32,569 75

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,725 67	2 per cent.	\$2,000 00	4½ per cent.	\$2,000 00	5½ per cent.
2,657 25	2½ “	23,550 00	5 “	119,446 98	6 “
2,500 00	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,077 16
Assessed value of the same, ...	6,100 00
Net income received from same during year ending Oct. 31, 1890, ...	140 03
Number of loans which are of an amount not exceeding \$3,000 each, ...	227
Aggregate amount of the same, ...	129,196 98
Total number of loans upon real estate, ...	155
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	13,261 09
Times for the dividends fixed by the by-laws: first Monday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	4,030 72
year ending Oct. 31, 1890, ... } 2 per cent., {	4,197 49

Number of accounts opened during the year ending Oct. 31, 1890,	162	
Number of accounts closed during the year ending Oct. 31, 1890,	125	
Total number of open accounts Oct. 31, 1890, ...	1,018	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		\$966 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		128,665 62
Number of same, ...	1,273	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		123,729 73
Number of same, ...	1,078	
Date of examination by commissioner: January 30.		

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

MEDWAY, Nov. 14, 1890.

Personally appeared Frederick L. Fisher, Treasurer of the Medway Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

NORFOLK, ss.

MEDWAY, Nov. 14, 1890.

Personally appeared Milton M. Fisher, President, and A. M. B. Fuller, Wales Kimball, Jesse B. Hopkins, E. C. Wilson and S. G. Clark, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY E. MASON, *Justice of the Peace.*

MELROSE SAVINGS BANK—MELROSE.

Incorporated April 5, 1872. Present number of corporators, 25.

DANIEL RUSSELL, *President.*

E. H. GOSS, *Treasurer.*

JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE NEWHALL,

DANIEL NORTON,

SETH E. BENSON.

Open for business every business day, 2 to 5 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$75,000 00	Deposits, ...	\$387,885 13
Bank stock as per schedule, .	7,200 00	Guaranty fund, ...	5,879 89
Loans on real estate, ...	259,341 56	Interest account, ...	15,158 50
Loans on personal security, ...	13,050 00		
Loans to counties, cities or towns (notes), ...	10,000 00		
Deposits in banks, on interest, ...	41,980 69		
Cash on hand, ...	2,351 27		
	<u>\$408,923 52</u>		<u>\$408,923 52</u>

Cash on Deposit in Banks, amount in each:—

National Bank of the Republic, Boston, ...	\$19,232 77
Everett National Bank, Boston, ...	17,747 92
Maverick National Bank, Boston, ...	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$7,000	\$7,070 00	\$7,000 00
of Brockton, Mass., 5s, . .	8,000	9,440 00	8,000 00
Town of Clinton, Mass., 4s, . .	6,000	6,030 00	6,000 00
City of Columbus, Ohio, 4s, . .	5,000	5,000 00	5,000 00*
of Dover, N. H., 6s, . .	3,000	3,090 00	3,000 00
of Portland, Me., 6s, . .	5,000	6,150 00	5,000 00*
of Portsmouth, N. H., 6s, . .	1,000	1,030 00	1,000 00*
Town of Melrose, Mass., 4s, . .	39,000	39,875 00	39,000 00
of Melrose, Mass., 7s, . .	1,000	1,040 00	1,000 00
	\$75,000	\$78,725 00	\$75,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston, .	\$2,700	\$2,916 00	\$2,700 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,820 62	4,500 00
		\$7,200	\$7,736 62	\$7,200 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,980 69	2½ per cent.	\$10,000 00	3½ per cent.	\$270,891 56	6 per cent.
5,000 00	3 " "	1,500 00	5 " "		

Number of loans which are of an amount not exceeding \$3,000 each, ... 202
 Aggregate amount of the same, ... \$227,841 56
 Total number of loans upon real estate, ... 198
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 19,093 97
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 5,852 37
 year ending Oct. 31, 1890, ... } 2 per cent., { 6,366 33

Number of accounts opened during the year ending Oct. 31, 1890,	533
Number of accounts closed during the year ending Oct. 31, 1890,	307
Total number of open accounts Oct. 31, 1890,	2,222
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	\$1,957 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	189,789 28
Number of same,	3,533
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	148,233 42
Number of same,	1,863
Date of examination by commissioner: May 15.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS. Nov. 11, 1890.

Personally appeared E. H. Goss, Treasurer of the Melrose Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, JOHN LARRABEE, *Justice of the Peace.*

MIDDLESEX, SS. Nov. 11, 1890.

Personally appeared Daniel Russell, President, and Joseph D. Wilde, Seth E. Benson, W. Irving Ellis, Sam'l S. Bugbee and George Newhall, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, JOHN LARRABEE, *Justice of the Peace.*

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. . Present number of corporators, 39.

WM. H. HASKELL, *President.*

DANIEL J. POORE, *Treasurer.*

O. E. LITTLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. H. HASKELL,

ALBERT SARGENT,

JOHN B. JUDKINS.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M., 1.30 to 3 P.M. ;
Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$20,000 00	Deposits, ...	\$430,406 23
Loan on public funds, . .	150 00	Guaranty fund, . .	17,046 72
Bank stock as per schedule, .	7,800 00	Profit and loss ac-	
Loans on bank stock, . . .	5,200 00	count, ...	4,990 29
Railroad bonds as per schedule,	31,700 00		
Loans on real estate, . . .	238,747 00		
Loans on personal security, .	108,875 69		
Loans to counties, cities or towns			
(notes), ...	3,650 00		
Loans on depositors' books, .	1,875 00		
Deposits in banks, on interest, .	33,000 00		
Deposit in bank, not on interest,	1,445 55		
	\$452,443 24		\$452,443 24

Cash on Deposit in Banks, amount in each : —

First National Bank, Merrimac, ...	\$14,445 55
Essex National Bank, Haverhill, ...	20,000 00

Loan on Public Funds : —

On \$500 City of Ellsworth, Me., bonds, ...	\$150 00
---	----------

Loans on Bank Stock, amount on each : —

On 5 shares Haverhill National Bank, Haverhill, ...	\$400 00
On 18 shares First National Bank, Merrimac, ...	1,800 00
On 10 shares First National Bank, Merrimac, ...	1,000 00
On 20 shares First National Bank, Merrimac, ...	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marlborough, Mass., 4s, .	\$12,000	\$12,660 00	\$12,000 00
City of Dayton, Ohio 4s, ...	8,000	8,000 00	8,000 00
	\$20,000	\$20,660 00	\$20,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
70	First Nat'l Bank, Merrimac, .	\$7,000	\$9,450 00	\$7,000 00
8	Powow River N'l B'k, Ames- bury, ...	800	1,160 00	800 00
		\$7,800	\$10,610 00	\$7,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
West Amesbury Branch R.R. 7s, .	\$11,700	\$11,934 00	\$11,700 00
Fitchburg R.R. 4s, ...	15,000	14,363 00	15,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,012 50	5,000 00
	\$31,700	\$31,309 50	\$31,700 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,921 66	0 per cent.	\$112,733 30	5 per cent.	\$184,192 73	6 per cent.
13,000 00	3½ "	15,000 00	5¼ "	1,400 00	7 "
23,650 00	4 "	25,600 00	5½ "		

Number of loans which are of an amount not exceeding \$3,000 each,	187	
Aggregate amount of the same,		\$167,253 03
Total number of loans upon real estate,	177	
Amount of investments from which no income is received,		15,921 66
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		21,651 83
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent., { 2 per cent., {	7,966 54 8,004 36
Number of accounts opened during the year ending Oct. 31, 1890,	158	
Number of accounts closed during the year ending Oct. 31, 1890,	99	
Total number of open accounts Oct. 31, 1890,	1,372	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		1,557 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		70,411 64
Number of same,	879	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		63,225 07
Number of same,	572	
Date of examination by commissioner: August 21.		

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 13, 1890.

Personally appeared Daniel J. Poore, Treasurer of the Merrimac Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

O. E. LITTLE, *Notary Public*.

Essex, ss.

Nov. 14, 1890.

Personally appeared Wm. H. Haskell, President, and B. F. Sargent, Albert Sargent, George O. Goodwin, D. J. Poore and J. A. Lancaster, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

O. E. LITTLE, *Notary Public*.

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 27.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. G. PEABODY,

H. C. HOWE,

FRANCIS JEWETT,

C. F. VARNUM,

R. G. BARTLETT,

C. E. ADAMS.

Open for business Monday, Tuesday, Thursday and Friday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M., 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$59,771 50	Deposits, ...	\$960,359 82
Loans on bank stock, ...	12,900 00	Guaranty fund, ...	18,850 00
Railroad bonds as per schedule, ...	26,000 00	Interest account, ...	30,645 12
Loans on real estate, ...	563,818 22		
Loans on personal security, ...	334,200 00		
Deposit in bank, on interest, ...	12,981 16		
Cash on hand, ...	184 06		
	\$1,009,854 94		\$1,009,854 94

Cash on Deposit in Bank : —

Wamesit National Bank, Lowell, ... \$12,981 16

Loans on Bank Stock, amount on each : —

On 130 shares Wamesit National Bank, Lowell, ... \$10,000 00
 On 20 shares Wamesit National Bank, Lowell, ... 2,000 00
 On 13 shares Wamesit National Bank, Lowell, ... 900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas National Bank, Boston,	\$4,000	\$4,640 00	\$4,000 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,412 50	1,000 00
25	Blackstone N'l Bank, Boston, .	2,500	2,793 00	2,500 00
50	Boston Nat'l Bank, Boston, .	5,000	5,987 50	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,680 00	2,405 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,709 00	2,300 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
9	Hamilton Nat'l Bank, Boston,	900	1,098 00	900 00
34	N'l Hide & Leather B'k, Boston,	3,400	4,420 00	3,400 00
20	Howard Nat'l Bank, Boston, .	2,000	2,250 00	2,000 00
40	Metropolitan N'l B'k, Boston,	4,000	4,000 00	4,000 00
9	North National Bank, Boston,	900	1,296 00	900 00
3	N'l B'k of No. America, Boston,	300	382 00	300 00
5	Old Boston N'l Bank, Boston,	500	601 00	500 00
64	N'l B'k of Redemption, Boston,	6,400	9,008 00	7,461 50
15	Suffolk Nat'l Bank, Boston, .	1,500	1,687 50	1,500 00
45	Tremont Nat'l Bank, Boston, .	4,500	5,242 50	4,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,000 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,400 00	14,105 00
		\$54,400	\$67,627 00	\$59,771 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Lowell & Andover R.R. 6s, . .	\$10,000	\$10,500 00	\$10,000 00
Fitchburg R.R. 4½s, ...	15,000	15,150 00	15,000 00
Nashua & Lowell R.R. 6s, . .	1,000	1,035 00	1,000 00
	\$26,000	\$26,685 00	\$26,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,981 16	2 per cent.	\$532,748 22	5 per cent.	\$177,915 00	6 per cent.
95,000 00	4½ “	10,000 00	5½ “	3,240 00	7 “
27,000 00	4¾ “	65,015 00	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each,	186	
Aggregate amount of the same,		\$288,720 00
Total number of loans upon real estate,	221	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		46,223 08
Times for the dividends fixed by the by-laws: first Saturday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	} 2 per cent., {	15,770 83
		16,686 34
Number of accounts opened during the year ending Oct. 31, 1890,	472	
Number of accounts closed during the year ending Oct. 31, 1890,	256	
Total number of open accounts Oct. 31, 1890,	1,963	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		1,781 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		227,738 41
Number of same,	1,998	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		136,470 68
Number of same,	1,067	
Date of examination by commissioner: April 8.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

LOWELL, Nov. 10, 1890.

Personally appeared N. G. Lamson, Treasurer of the Merrimack River Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLESEX, ss.

LOWELL, Nov. 14, 1890.

Personally appeared J. G. Peabody, President, and Michael Corbett, Benjamin F. Sargent, Horace Ela, Perley P. Perham and H. C. Howe, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, G. WINFIELD KNOWLTON, *Justice of the Peace.*

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 35.

EVERETT ROBINSON, *President.*

ANDREW M. WOOD, *Treasurer.*

ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EVERETT ROBINSON,

GEO. E. DOANE,

JAMES H. HARLOW,

CALVIN D. KINGMAN,

GEORGE BRAYTON.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also Saturday,
7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$11,000 00	Deposits, ...	\$690,556 63
Bank stock as per schedule, .	12,300 00	Guaranty fund, .	16,132 00
Railroad bonds as per schedule, .	44,055 00	Interest account, .	4,353 54
Real estate by foreclosure, .	7,636 90		
Loans on real estate, ...	402,159 34		
Loans on personal security, .	88,233 24		
Loans to counties, cities or towns (notes), ...	66,730 00		
Deposits in banks, on interest, .	72,512 38		
Deposit in bank, not on interest, .	536 32		
Cash on hand, ...	5,878 99		
	\$711,042 17		\$711,042 17

Cash on Deposit in Banks, amount in each :—

Mechanics' National Bank, Boston, ...	\$8,370 05
Winthrop National Bank, Boston, ...	4,142 33
Middleborough National Bank, Middleborough, ...	15,536 32*
Plymouth National Bank, Plymouth, ...	10,000 00
Home National Bank, Brockton, ...	15,000 00
First National Bank, Merrimac, ...	20,000 00

* This amount has since been reduced within the legal limit.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass, 4s, . . .	\$6,000	\$6,120 00	\$6,000 00
of Dover, N. H., 4s, . . .	5,000	5,075 00	5,000 00
	\$11,000	\$11,195 00	\$11,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Nat'l Webster Bank, Boston, .	\$5,000	\$5,100 00	\$5,000 00
22	Tremont Nat'l Bank, Boston, .	2,200	2,563 00	2,200 00
21	Suffolk National Bank, Boston,	2,100	2,365 00	2,100 00
30	N'l Bank of Commerce, New Bedford, ...	3,000	3,000 00	3,000 00
		\$12,300	\$13,028 00	\$12,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, ...	\$7,000	\$7,735 00	\$7,000 00
Old Colony R.R. 7s, ...	1,000	1,085 00	1,000 00
Old Colony R.R. 4s, ...	10,000	10,600 00	11,055 00
Boston & Lowell R.R. 4s, . . .	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s, ...	5,000	5,450 00	5,000 00
	\$43,000	\$45,070 00	\$44,055 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,512 38	3 per cent.	\$10,000 00	4 per cent.	\$26,727 15	5 per cent.
20,000 00	3½ " "	21,555 00	4½ " "	14,900 00	5½ " "
25,000 00	3¾ " "	23,175 00	4½ " "	445,765 43	6 " "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,636 90
Assessed value of the same, ...	6,750 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	535
Aggregate amount of the same, ...	397,992 58
Total number of loans upon real estate, ...	416
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	34,279 35
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent, {	12,566 10
year ending Oct. 31, 1890, ... } 2 per cent., {	12,809 09
Number of accounts opened during the year ending Oct. 31, 1890, ...	393
Number of accounts closed during the year ending Oct. 31, 1890, ...	257
Total number of open accounts Oct. 31, 1890, ...	2,392
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,756 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	140,766 32
Number of same, ...	1,842
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	119,643 87
Number of same, ...	1,264
Date of examination by commissioner: May 13.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 8, 1890.

Personally appeared Andrew M. Wood, Treasurer of the Middleborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES T. THATCHER, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 8, 1890.

Personally appeared Everett Robinson, President, and Matthew H. Cushing, George Brayton, John Shaw, George L. Soule and George E. Doane, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHARLES T. THATCHER, *Justice of the Peace.*

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated March 4, 1835. Present number of corporators, 23.

SAMUEL HOAR, *President.*

GEORGE HEYWOOD, *Treasurer.*

HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL HOAR,

GEORGE M. BROOKS,

JOHN S. KEYES,

LORENZO EATON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$274,800 00	Deposits, ...	\$1,135,904 84
Loan on bank stock, ...	900 00	Guaranty fund, ...	42,500 00
Railroad bonds as per schedule, ...	87,000 00	Interest account, ...	43,715 63
Railroad notes, ...	25,000 00	Profit and loss account, ...	3,563 99
Real estate by foreclosure, ...	2,500 00		
Loans on real estate, ...	354,975 00		
Loans on personal security, ...	398,500 00		
Loans to counties, cities or towns (notes), ...	74,400 00		
Deposits in banks, on interest, ...	1,800 91		
Deposit in bank, not on interest, ...	4,833 05		
Expense account, ...	975 50		
	<u>\$1,225,684 46</u>		<u>\$1,225,684 46</u>

Cash on Deposit in Banks, amount in each :—

Lincoln National Bank, Boston, ...	\$1,097 50
Suffolk National Bank, Boston, ...	703 41
Concord National Bank, Concord, ...	4,833 05

Loan on Bank Stock :—

On 10 shares Miller's River National Bank, Athol, ...	\$900 00
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Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Blackstone N'l Bank, Boston,	\$10,600	\$11,872 00	\$10,600 00
133	Boston Nat'l Bank, Boston, .	13,300	15,926 75	13,300 00
50	Central Nat'l Bank, Boston, .	5,000	6,975 00	5,000 00
100	National City Bank, Boston, .	10 000	10,000 00	10,000 00
67	Columbian N'l Bank, Boston,	6,700	8,040 00	6,700 00
113	N'l B'k of Commerce, Boston,	11,300	15,481 00	11,300 00
27	Continental N'l Bank, Boston,	2,700	3,435 75	2,700 00
150	National Eagle Bank, Boston,	15,000	16,200 00	15,000 00
167	Eliot National Bank, Boston,	16,700	22,378 00	16,700 00
100	Faneuil Hall N'l Bank, Boston,	10,000	14,325 00	10,000 00
28	First National Bank, Boston, .	2,800	7,126 00	2,800 00
21	Hamilton Nat'l Bank, Boston,	2,100	2,562 00	2,100 00
72	N'l Hide & Leather B'k, Boston,	7,200	9,360 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	22,450 00	20,000 00
50	Lincoln Nat'l Bank, Boston,	5,000	5,862 50	5,000 00
56	Market Nat'l Bank, Boston, .	5,600	5,600 00	5,600 00
150	Merchants' N'l Bank, Boston, .	15,000	22,837 50	15,000 00
100	N'l B'k of No. America, Boston,	10,000	12,750 00	10,000 00
6	Old Boston N'l Bank, Boston,	600	721 50	600 00
225	National Revere Bank, Boston,	22,500	29,362 50	22,500 00
45	Second National Bank, Boston,	4,500	8,775 00	4,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	13,125 00	10,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,800 00	10,000 00
138	State National Bank, Boston,	13,800	17,319 00	13,800 00
15	Third National Bank, Boston,	1,500	1,803 75	1,500 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,300 00	5,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,612 50	10,000 00
150	Nat'l Webster Bank, Boston,	15,000	15,300 00	15,000 00
100	Concord Nat'l Bank, Concord,	10,000	14,000 00	10,000 00
15	First N'l Bank, Marlborough,	1,500	1,500 00	1,500 00
5	Framingham National Bank, Framingham, ...	500	750 00	500 00
9	Old Lowell N'l Bank, Lowell,	900	1,125 00	900 00
		\$274,800	\$343,675 75	\$274,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	\$20,000	\$20,700 00	\$20,000 00
Fitchburg R.R. 5s, ...	25,000	26,750 00	25,000 00
Eastern R.R. 6s, ...	42,000	52,080 00	42,000 00
	\$87,000	\$99,530 00	\$87,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$703 41	2 per cent.	\$50,000 00	4 $\frac{3}{4}$ per cent.	\$250,875 00	6 per cent.
1,097 50	3 “	449,200 00	5 “	9,800 00	6 $\frac{1}{2}$ “
21,400 00	4 “	10,000 00	5 $\frac{1}{4}$ “	1,450 00	7 “
7,000 00	4 $\frac{1}{2}$ “	54,050 00	5 $\frac{1}{2}$ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,500 00
Assessed value of the same, ...	2,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 144	
Aggregate amount of the same, ...	204,875 00
Total number of loans upon real estate, ...	144
Amount of investments from which no income is received, ...	2,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	62,262 67
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	21,183 57 21,487 49
Number of accounts opened during the year ending Oct. 31, 1890, ...	413
Number of accounts closed during the year ending Oct. 31, 1890, ...	299
Total number of open accounts Oct. 31, 1890, ...	3,627
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	3,715 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	151,674 51
Number of same, ...	2,147
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	162,470 60
Number of same, ...	1,775
Date of examination by commissioner: April 18.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 20, 1890.

Personally appeared George Heywood, Treasurer of the Middlesex Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, CHAS. FAY HEYWOOD, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 20, 1890.

Personally appeared Samuel Hoar, President, and George M. Brooks, Samuel Staples, Lorenzo Eaton, Edward C. Damon and Henry J. Hosmer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, CHAS. FAY HEYWOOD, *Justice of the Peace.*

MILFORD SAVINGS BANK—MILFORD.

Incorporated April 24, 1851. Present number of corporators, 43.

JOHN P. DANIELS, *President.*

JAMES E. WALKER, *Treasurer.*

JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES F. CLAFLIN,

AMARIAH A. TAFT,

JOHN P. DANIELS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$183,500 00	Deposits, ...	\$1,449 003 74
Bank stock as per schedule, .	169,878 99	Guaranty fund, .	33,337 18
Loans on bank stock, . . .	15,030 00	Profit and loss ac-	
Railroad bonds as per schedule, .	99,000 00	count, ...	11,896 14
Loans on railroad bonds, . .	28,500 00		
Railroad notes, ...	25,000 00		
Real estate (for banking pur-			
poses), ...	25,000 00		
Loans on real estate, . . .	436,505 66		
Loans on personal security, .	439,250 00		
Loans to counties, cities or towns			
(notes), ...	56,500 00		
Loans on depositors' books, .	50 00		
Deposits in banks, on interest, .	6,087 25		
Deposit in bank, not on interest,	9,935 16		
	\$1,494,237 06		\$1,494,237 06

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston, ...	\$1,087 25
Milford National Bank, Milford, ...	14,935 16

Loans on Bank Stock, amount on each :—

On 40 shares Milford National Bank, Milford, ...	}	\$6,200 00
On 15 shares Central National Bank, Boston, ...		
On 10 shares National Market Bank, Brighton, ...		
On 10 shares Home National Bank, Milford, ...		
On 100 shares Milford National Bank, Milford, ...		1,000 00
On 5 shares Milford National Bank, Milford, ...		5,000 00
On 4 shares Milford National Bank, Milford, ...		500 00
On 4 shares Milford National Bank, Milford, ...		350 00
On 2 shares Milford National Bank, Milford, ...		180 00
On 20 shares Home National Bank, Milford, ...		1,800 00

Loans on Railroad Bonds, amount on each :—

On \$27,000 Concord & Montreal R.R. 4s, ...	\$25,000 00
On 5,000 Fitchburg R.R. 5s, ...	3,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$25,000	\$26,560 00	\$25,000 00
of Cleveland, Ohio, 4s, ...	14,000	14,100 00	14,000 00
of Dayton, Ohio, 4s, ...	15,000	15,450 00	15,000 00
Town of Framingham, Mass., 4s, ...	20,000	20,600 00	20,000 00
of Maynard, Mass., 4s, ...	20,000	20,800 00	20,000 00
of Milford, Mass., 5s, ...	36,000	37,800 00	36,000 00
of Milford, Mass., 6s, ...	10,000	11,400 00	10,000 00
City of Portland, Me., 6s, ...	2,000	2,460 00	2,000 00*
of Providence, R. I., 5s, ...	15,000	17,700 00	15,000 00
Town of Weymouth, Mass., 4s, ...	10,000	10,500 00	10,000 00
United States 4s, ...	16,500	20,460 00	16,500 00
	\$183,500	\$197,830 00	\$183,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, ...	\$5,000	\$5,800 00	\$6,500 00
10	Atlantic Nat'l Bank, Boston, ...	1,000	1,410 00	1,530 00
23	Blackstone N'l Bank, Boston, ...	2,300	2,576 00	2,300 00
7	Boylston Nat'l Bank, Boston, ...	700	959 00	1,070 12
150	Central Nat'l Bank, Boston, ...	15,000	20,925 00	22,000 00
25	Continental N'l Bank, Boston, ...	2,500	3,175 00	2,955 25
48	Eliot National Bank, Boston, ...	4,800	6,432 00	5,682 99
40	Freeman's Nat'l Bank, Boston, ...	4,000	4,280 00	5,360 00
5	Nat'l Eagle Bank, Boston, ...	500	540 00	588 75
25	Nat'l Exchange Bank, Boston, ...	2,500	3,375 00	3,581 25
100	N'l Hide & Leather B'k, Boston, ...	10,000	13,000 00	10,659 50
110	N'l B'k of Redemption, Boston, ...	11,000	15,400 00	15,655 00
30	Nat'l Revere Bank, Boston, ...	3,000	3,915 00	3,000 00
47	Nat'l Union Bank, Boston, ...	4,700	6,721 00	7,496 50
7	Nat'l Webster Bank, Boston, ...	700	714 00	700 00
100	Shawmut Nat'l Bank, Boston, ...	10,000	13,100 00	12,057 50
2	Shoe & Leather N'l B'k, Boston, ...	200	196 00	274 50
40	Washington N'l Bank, Boston, ...	4,000	4,960 00	5,505 00
42	Howard Nat'l Bank, Boston, ...	4,200	4,704 00	4,496 00
78	North National Bank, Boston, ...	7,800	11,232 00	10,766 63
100	Home Nat'l Bank, Brockton, ...	10,000	13,500 00	10,000 00
27	Hopkinton N'l B'k, Hopkinton, ...	2,700	2,700 00	2,700 00
75	Home Nat'l Bank, Milford, ...	7,500	10,500 00	7,500 00
258	Milford Nat'l Bank, Milford, ...	25,800	36,120 00	27,500 00
		\$139,900	\$186,234 00	\$169,878 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, ...	\$7,000	\$7,700 00	\$7,000 00
Boston & Albany R.R. 7s, ...	3,000	3,120 00	3,000 00
Boston & Maine R.R. 4s, ...	10,000	10,500 00	10,000 00
Boston & Maine R.R. 7s, ...	12,000	12 990 00	12,000 00
Fitchburg R.R. 4s, ...	15,000	14,700 00	15,000 00
Fitchburg R.R. 5s, ...	15,000	16,650 00	15,000 00
Old Colony R.R. 6s, ...	2,000	2,280 00	2,000 00
Old Colony R.R. 7s, ...	20,000	21,900 00	20,000 00
Portland & Ogdensburg R.R. 6s, ...	15,000	17,550 00	15,000 00
	\$99,000	\$107,390 00	\$99,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,087 25	3 per cent.	\$25,000 00	4½ per cent.	\$92,026 66	6 per cent.
31,500 00	3½ "	50,000 00	4½ "	2,387 00	6½ "
75,000 00	4 "	466,617 00	5 "	5,605 00	7 "
50,000 00	4½ "	25,000 00	5½ "	250 00	8 "
88,200 00	4½ "	89,250 00	5½ "		

Amount invested in real estate for banking purposes, ...	\$25,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	24,000 00
Net income received from same during year ending Oct. 31, 1890, ...	1,188 05
Number of loans which are of an amount not exceeding \$3,000 each, 273	
Aggregate amount of the same, ...	255,885 66
Total number of loans upon real estate, ...	281
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	67,731 35
Times for the dividends fixed by the by-laws: second Saturday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	25,667 00
year ending Oct. 31, 1890, ... } 2 per cent., {	26,799 33
Number of accounts opened during the year ending Oct. 31, 1890, ...	836
Number of accounts closed during the year ending Oct. 31, 1890, ...	517
Total number of open accounts Oct. 31, 1890, ...	4,754
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	3,368 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	323,919 43
Number of same, ...	4,484
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	254,783 53
Number of same, ...	2,989
Date of examination by commissioner: January 6.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

MILFORD, Nov. 13, 1890.

Personally appeared James E. Walker, Treasurer of the Milford Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LLOYD H. COOK, *Justice of the Peace.*

WORCESTER, ss.

Nov. 13, 1890.

Personally appeared John P. Daniels, President, and Amariah A. Taft, Augustus Wheeler, Jesse A. Taft, Andrew J. Sumner and Chas. A. Claffin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LLOYD H. COOK, *Justice of the Peace.*

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 47.

LEVI L. WHITNEY, *President.*

DAVID ATWOOD, *Treasurer.*

AMOS ARMSBY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI L. WHITNEY,

ROYAL THAYER,

IRA N. GODDARD,

JOHN GEGINHEIMER.

CHAS. D. MORSE,

DAVID T. MARCH.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$51,000 00	Deposits, . . .	\$778,053 36
Bank stock as per schedule, .	137,000 00	Guaranty fund, .	21,300 00
Loans on bank stock, . . .	20,000 00	Interest account, .	17,527 03
Railroad bonds as per schedule,	91,000 00	Profit and loss ac-	
Real estate (for banking pur-		count, . . .	1,920 00
poses), . . .	18,000 00	Rents, . . .	21 83
Real estate by foreclosure, .	6,916 90		
Loans on real estate, . . .	215,380 00		
Loans on personal security, .	205,300 00		
Loans to counties, cities or towns			
(notes), . . .	41,950 00		
Deposit in bank, on interest, .	23,700 00		
Expense account, . . .	683 15		
Premium account, . . .	7,000 00		
Taxes paid, . . .	154 14		
Cash on hand, . . .	738 03		
	<u>\$818,822 22</u>		<u>\$818,822 22</u>

Cash on Deposit in Bank :—

Millbury National Bank, Millbury, ... \$23,700 00

Loans on Bank Stock, amount on each :—

On 60 shares City National Bank, Worcester, ...	\$6,000 00
On 50 shares Millbury National Bank, Millbury, ...	4,000 00
On 60 shares Spencer National Bank, Spencer, ...	10,000 00
On 25 shares Leicester National Bank, Leicester, ...	
On 20 shares Lincoln National Bank, Boston, ...	
On 4 shares City National Bank, Worcester, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Westborough, Mass., 5s, ...	\$3,000	\$3,450 00	\$3,000 00
Hopkinton, Mass., 4s, ...	6,000	6,300 00	6,000 00
Clinton, Mass., 4s, ...	4,000	4,200 00	4,000 00
Columbus, Ohio, 4s, ...	10,000	10,500 00	10,000 00*
Spencer, Mass., 4s, ...	15,000	15,750 00	15,000 00
South Norwalk, Conn., 6s, . . .	10,000	11,000 00	10,000 00
Lawrence, Mass., 6s, ...	3,000	3,300 00	3,000 00
	\$51,000	\$54,500 00	\$51,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,800 00	\$5,000 00
63	Blackstone N'l Bank, Boston, .	6,300	7,056 00	6,300 00
49	Boston Nat'l Bank, Boston, . .	4,900	5,880 00	4,900 00
20	Continental N'l Bank, Boston, .	2,000	2,540 00	2,000 00
100	Eliot National Bank, Boston, . .	10,000	13,400 00	10,000 00
50	First Ward N'l Bank, Boston, . .	5,000	6,550 00	5,000 00
42	Globe National Bank, Boston, . .	4,200	4,242 00	4,200 00
25	Hamilton Nat'l Bank, Boston, . .	2,500	3,050 00	2,500 00
25	Manufacturers' N'l B'k, Boston, .	2,500	2,675 00	2,500 00
23	Merchants' N'l Bank, Boston, . .	2,300	3,496 00	2,300 00
57	N'l B'k of Commerce, Boston, . .	5,700	7,809 00	5,700 00
15	N'l B'k of No. America, Boston, .	1,500	1,905 00	1,500 00
100	N'l B'k of the Commonwealth, Boston, ...	10,000	17,000 00	10,000 00
12	National Eagle Bank, Boston, . .	1,200	1,284 00	1,200 00
50	N'l Hide & Leather B'k, Boston, .	5,000	6,500 00	5,000 00
40	North National Bank, Boston, . .	4,000	5,760 00	4,000 00
3	Old Boston N'l Bank, Boston, . .	300	348 00	300 00
35	Second National Bank, Boston, . .	3,500	6,860 00	3,500 00
25	Shawmut Nat'l Bank, Boston, . .	2,500	3,275 00	2,500 00
74	Shoe & Leather N'l B'k, Boston, .	7,400	7,400 00	7,400 00
25	South End Nat'l Bank, Boston, . .	2,500	2,500 00	2,500 00
20	Suffolk National Bank, Boston, . .	2,000	2,240 00	2,000 00
50	State National Bank, Boston, . .	5,000	6,300 00	5,000 00
34	Third National Bank, Boston, . .	3,400	4,080 00	3,400 00
15	Winthrop Nat'l Bank, Boston, . .	1,500	1,710 00	1,500 00
36	Central N'l Bank, Worcester, . .	3,600	5,400 00	3,600 00
27	City Nat'l Bank, Worcester, . . .	2,700	3,861 00	2,700 00
5	Citizens' N'l Bank, Worcester, . .	500	650 00	500 00
50	Quinsigamond National Bank, Worcester, ...	5,000	6,200 00	5,000 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
9	Worcester N'l B'k, Worcester,	\$900	\$1,350 00	\$900 00
40	First National Bank, Grafton,	4,000	5,000 00	4,000 00
25	Oxford Nat'l Bank, Oxford, .	2,500	2,875 00	2,500 00
3	Leicester N'l Bank, Leicester,	300	390 00	300 00
168	Millbury N'l B'k, Millbury, .	16,800	16,800 00	16,800 00
5	Second N'l B'k, Norwich, Ct.,	500	650 00	500 00
		\$137,000	\$172,836 00	\$137,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Providence & Worcester R.R. 6s, .	\$20,000	\$22,400 00	\$20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	11,000 00	10,000 00
Nashua & Rochester R.R. 5s, . .	4,000	4,140 00	4,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,400 00	10,000 00
Boston & Albany R.R. 6s, . . .	6,000	6,600 00	6,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	12,780 00	12,000 00
Boston & Maine R.R. 7s, ...	5,000	5,325 00	5,000 00
Boston & Albany R.R. 7s, ...	10,000	10,350 00	10,000 00
Fitchburg R.R. 4½s, ...	10,000	10,100 00	10,000 00
Boston, Barre & Gardner R.R. 5s, .	4,000	4,120 00	4,000 00
	\$91,000	\$97,215 00	\$91,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,700 00	2 per cent.	\$28,150 00	4½ per cent.	\$15,000 00	5½ per cent.
20,000 00	3 "	25,000 00	4½ "	20,000 00	5½ "
23,000 00	4 "	62,000 00	4½ "	188,580 00	6 "
3,300 00	4½ "	117,600 00	5 "		

Amount invested in real estate for banking purposes, ...	\$18,000 00
Estimated value of same, ...	18,000 00
Assessed value of the same, ...	11,600 00
Net income received from same during year ending Oct. 31, 1890, . . .	656 47

Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	\$6,916 90
Assessed value of the same, ...	14,645 00
Net income received from same during year ending Oct. 31, 1890, . . .	565 05
Number of loans which are of an amount not exceeding \$3,000 each, 168	
Aggregate amount of the same, ...	151,855 00
Total number of loans upon real estate, ...	175
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	40,946 19
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	14,240 83
year ending Oct. 31, 1890, ... } 2 per cent., {	14,604 54
Number of accounts opened during the year ending Oct. 31, 1890, . . .	216
Number of accounts closed during the year ending Oct. 31, 1890, . . .	161
Total number of open accounts Oct. 31, 1890, ...	1,848
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,771 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	105,531 78
Number of same, ...	1,169
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	94,883 35
Number of same, ...	951
Date of examination by commissioner: February 3.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 6, 1890.

Personally appeared David Atwood, Treasurer of the Millbury Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

IRA N. GODDARD, *Notary Public.*

WORCESTER, SS.

Nov. 6, 1890.

Personally appeared Levi L. Whitney, President, and Chas. D. Morse, Royal Thayer, H. M. Goddard, Amos Armsby and Thomas A. Winter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

IRA N. GODDARD, *Notary Public.*

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated Feb. 28, 1872. Present number of corporators, 31.

WM. M. KNIFFIN, *President.* WM. C. SPAULDING, *Treasurer.*
WM. C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. W. KNIFFIN, CHAS. H. FUAREY,
THEO. S. HEATH, HUBBARD F. THOMPSON,
WM. C. SPAULDING.

Open for business Monday and Friday, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,053 00	Deposits, ...	\$103,529 52
Bank stock as per schedule, .	11,595 50	Guaranty fund, .	2,397 31
Railroad bonds as per schedule,	33,575 00	Interest account, .	1,787 51
Loans on real estate, ...	41,695 00	Profit and loss ac-	
Loans on personal security, .	11,310 00	count, ...	1,948 27
Loans on depositors' books, .	200 00		
Deposit in bank, not on interest,	1,217 44		
Expense account, ...	16 67		
	\$109,662 61		\$109,662 61

Cash on Deposit in Bank :—

Housatonic National Bank, Stockbridge, ... \$1,217 44

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R I., 5s, . .	\$6,000	\$6,660 00	\$6,975 00
of Bay City, Mich., 5s, ...	3,000	3,078 00	3,078 00
	\$9,000	\$9,738 00	\$10,053 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Mahaiwe Bank, Great Barrington, ...	\$1,000	\$1,457 50	\$1,457 50
20	City National Bank, Holyoke, ...	2,000	2,240 00	2,240 00
5	Lee National Bank, Lee, ...	500	700 00	700 00
15	Berkshire N'l B'k, No. Adams, ...	1,500	1,575 00	1,840 00
13	Pittsfield N'l Bank, Pittsfield, ...	1,300	2,160 00	2,028 00
4	Agawam N'l B'k, Springfield, ...	400	480 00	480 00
5	First Nat'l Bank, Springfield, ...	500	750 00	750 00
14	Housatonic National Bank, Stockbridge, ...	1,400	2,520 00	2,100 00
		\$8,600	\$11,882 50	\$11,595 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, ...	\$4,000	\$4,160 00	\$4,720 00
Boston & Lowell R.R. 4s, ...	2,000	2,040 00	2,050 00
Boston & Maine R.R. 7s, ...	3,000	3,270 00	3,450 00
Fitchburg R.R. 4s, ...	3,000	2,970 00	2,970 00
Old Colony R.R. 7s, ...	2,000	2,180 00	2,490 00
N. Y. & N. E. R.R. (terminal) 4s, ...	10,000	11,175 00	11,175 00
Vermont & Massachusetts R.R. 5s, ...	6,000	6,540 00	6,720 00
	\$30,000	\$32,335 00	\$33,575 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$42,070 00	5 per cent.	\$11,135 00	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each, ...	61	
Aggregate amount of the same, ...		\$31,205 00
Total number of loans upon real estate, ...	42	
Amount of investments from which no income is received, ...		1,840 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		5,298 42

Times for the dividends fixed by the by-laws: first Wednesday in January and July.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., {	\$1,955 46
	2 per cent., {	1,885 66
Number of accounts opened during the year ending Oct. 31, 1890, ...		48
Number of accounts closed during the year ending Oct. 31, 1890, ...		39
Total number of open accounts Oct. 31, 1890, ...		346
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		495 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		15,095 69
Number of same, ...		269
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		16,804 91
Number of same, ...		251
Date of examination by commissioner: June 26.		

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, ss.

Nov. 17, 1890.

Personally appeared William C. Spaulding, Treasurer of the Miners' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

H. F. THOMPSON, *Justice of the Peace.*

BERKSHIRE, ss.

Nov. 17, 1890.

Personally appeared Wm. M. Kniffin, President, and C. W. Kniffin, J. C. Williams, O. P. Leavitt, G. H. Race, T. S. Heath and M. Condon, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

H. F. THOMPSON, *Justice of the Peace.*

MONSON SAVINGS BANK — MONSON.

Incorporated March 29, 1872. Present number of corporators, 22.

C. W. HOLMES, Jr., *President.*

E. F. MORRIS, *Treasurer.*

E. F. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

C. W. HOLMES, Jr.,

R. M. REYNOLDS,

S. F. CUSHMAN,

N. D. NORCROSS.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits, ...	\$666,679 31
Bank stock as per schedule, .	43,300 00	Guaranty fund, .	27,000 00
Loans on bank stock, ...	6,880 00	Interest account, .	20,188 82
Railroad bonds as per schedule, .	50,000 00	Profit and loss account, ...	1,884 45
Real estate (for banking purposes), ...	2,660 75		
Loans on real estate, ...	418,264 00		
Loans on personal security, .	31,990 00		
Loans to counties, cities or towns (notes), ...	8,000 00		
Deposits in banks, on interest, .	96,287 40		
Expense account, ...	52 00		
Cash on hand, ...	8,318 43		
	<u>\$715,752 58</u>		<u>\$715,752 58</u>

Cash on Deposit in Banks, amount in each : —

Third National Bank, Springfield, ...	\$15,000 00
Chicopee National Bank, Springfield, ...	15,000 00
Agawam National Bank, Springfield, ...	10,000 00
John Hancock National Bank, Springfield, ...	10,000 00
First National Bank, Springfield, ...	10,000 00
City National Bank, Springfield, ...	10,000 00
Springfield Safe Deposit and Trust Company, Springfield, ...	6,287 40
Home National Bank, Holyoke, ...	10,000 00
City National Bank, Holyoke, ...	10,000 00

Loans on Bank Stock, amount on each:—

On 68 shares Monson National Bank, Monson, ...	\$4,880 00
On 10 shares Palmer National Bank, Palmer, ...	1,000 00
On 10 shares Third National Bank, Springfield, ...	1,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$10,000	\$10,400 00	\$10,000 00
of Lynn, Mass., 4s, ...	10,000	10,600 00	10,000 00
of Newton, Mass., 4s, ...	7,000	7,700 00	7,000 00
Town of Westfield, Mass., 6s, ...	10,000	10,500 00	10,000 00
City of Worcester, Mass., 5s, ...	13,000	13,600 00	13,000 00
	\$50,000	\$52,800 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	\$2,000	\$2,900 00	\$2,000 00
20	National Eagle Bank, Boston,	2,000	2,160 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,500 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,550 00	2,000 00
25	Nat'l B'k of Commerce, Boston,	2,500	3,425 00	2,500 00
25	Eliot National Bank, Boston, .	2,500	3,350 00	2,500 00
40	Suffolk National Bank, Boston,	4,000	4,500 00	4,000 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,560 00	3,000 00
15	Blackstone Nat'l Bank, Boston,	1,500	1,680 00	1,500 00
11	National Revere Bank, Boston,	1,100	1,430 00	1,100 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,165 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,300 00	1,000 00
5	Nat'l Exchange Bank, Boston,	500	675 00	500 00
5	State National Bank, Boston,	500	625 00	500 00
5	Massachusetts N'l B'k, Boston,	500	540 00	500 00
25	City National Bank, Holyoke,	2,500	2,800 00	2,500 00
70	Monson Nat'l Bank, Monson, .	7,000	9,800 00	7,000 00
20	City Nat'l Bank, Springfield, .	2,000	2,900 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,800 00	2,000 00
19	Agawam N'l Bk, Springfield,	1,900	2,150 00	1,900 00
3	Ware National Bank, Ware, .	300	350 00	300 00
		\$43,300	\$56,180 00	\$43,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, ...	\$10,000	\$10,700 00	\$10,000 00
Boston & Maine R.R. 4s, ...	10,000	10,500 00	10,000 00
Boston & Albany R.R. 7s, ...	10,000	10,350 00	10,000 00
Boston & Lowell R.R. 4s, ...	5,000	5,150 00	5,000 00
Eastern R.R. 6s, ...	5,000	6,250 00	5,000 00
Fitchburg R.R. 4½s, ...	10,000	10,100 00	10,000 00
	\$50,000	\$53,050 00	\$50,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$96,287 40 8,000 00	4 per cent. 4½ "	\$397,424 00 13,400 00	5 per cent. 5½ "	\$46,310 00	6 per cent.

Amount invested in real estate for banking purposes, ...	\$2,660 75
Estimated value of the same, ...	2,800 00
Assessed value of the same, ...	1,900 00
Net income received from same during year ending Oct. 31, 1890, ...	183 00
Number of loans which are of an amount not exceeding \$3,000 each, 184	
Aggregate amount of the same, ...	231,364 00
Total number of loans upon real estate, ...	206
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	34,924 69
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	12,196 00 12,584 18
Number of accounts opened during the year ending Oct. 31, 1890, ...	301
Number of accounts closed during the year ending Oct. 31, 1890, ...	199
Total number of open accounts Oct. 31, 1890, ...	1,750
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	2,163 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	115,360 84
Number of same, ...	1,387
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	100,286 85
Number of same, ...	807
Date of examination by commissioner: March 10.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 14, 1890.

Personally appeared E. F. Morris, Treasurer of the Monson Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CARLOS L. PECK, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 15, 1890.

Personally appeared C. W. Holmes, Jr., President, and L. S. Munn, R. M. Reynolds, C. H. McMaster, S. F. Cushman and A. A. Gage, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

F. E. MORRIS, *Justice of the Peace.*

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 39.

THADDEUS C. DEFRIEZ, *President.*

GEO. H. BROCK, *Treasurer.*

GEO. H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THADDEUS C. DEFRIEZ,

DAVID FOLGER,

ANDREW M. MYRICK,

ALMON T. MOWRY,

HENRY PADDOCK.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.; November to May, 10 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$45,500 00	Deposits, ...	\$398,568 59
Bank stock as per schedule, .	12,100 00	Guaranty fund, .	12,078 81
Loans on bank stock, ...	500 00	Profit and loss account, ...	7,492 72
Railroad bonds as per schedule, .	52,500 00		
Real estate (for banking purposes), ...	4,000 00		
Real estate by foreclosure, ...	14,000 00		
Loans on real estate, ...	260,285 14		
Loans on personal security, ...	12,835 00		
Deposit in bank, on interest, ...	14,083 84		
Deposit in bank, not on interest, ...	391 51		
Expense account, ...	572 43		
Cash on hand, ...	1,372 20		
	<u>\$418,140 12</u>		<u>\$418,140 12</u>

Cash on Deposit in Banks, amount in each : —

North National Bank, Boston, ...	\$14,083 84
Pacific National Bank, Nantucket, ...	391 51

Loans on Bank Stock, amount on each : —

On 5 shares National Bank of Commerce, New Bedford, ...	\$200 00
On 3 shares Pacific National Bank, Nantucket, ...	300 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . . .	\$1,000	\$1,030 00	\$1,000 00
City of Cleveland, Ohio, 6s, . . .	4,000	4,397 00	4,000 00
of Detroit, Mich., 7s, . . .	2,000	2,400 00	2,000 00
of Fall River, Mass., 6s, . . .	6,000	6,710 00	6,000 00
of Lawrence, Mass., 6s, . . .	1,000	1,070 00	1,000 00
of New London, Conn., 7s, . . .	1,000	1,350 00	1,000 00
of Scranton, Pa., 6s, . . .	3,500	3,850 00	3,500 00
of East Saginaw, Mich., 4½s, . . .	7,000	7,280 00	7,000 00
of Sioux City, Iowa, 4½s, . . .	10,000	10,000 00	10,000 00*
District of Columbia, 6s, . . .	10,000	11,075 00	10,000 00
	\$45,500	\$49,162 00	\$45,500 00

* This is an illegal investment, and the bank has been directed to dispose of the same.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	\$2,000	\$2,880 00	\$2,000 00
19	Lincoln Nat'l Bank, Boston, .	1,900	2,223 37	1,900 00
10	Continental N'l Bank, Boston,	1,000	1,272 50	1,000 00
10	Old Boston N'l Bank, Boston,	1,000	1,202 50	1,000 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,317 50	1,000 00
10	Columbian N'l Bank, Boston,	1,000	1,202 50	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,275 00	1,000 00
8	Metropolitan N'l Bank, Boston,	800	800 00	800 00
10	South End N'l Bank, Boston, .	1,000	1,000 00	1,000 00
14	N'l Bank of Commerce, New Bedford, ...	1,400	1,386 00	1,400 00
		\$12,100	\$14,559 37	\$12,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Conn. & Passumpsic Rivers R.R. 7s,	\$1,000	\$1,060 00	\$1,000 00
Fitchburg R.R. 6s, ...	2,000	2,180 00	2,000 00
Fitchburg R.R. 4½s, ...	5,000	5,050 00	5,000 00
Old Colony R.R. 7s, ...	1,000	1,085 00	1,000 00
Old Colony R.R. 6s, ...	5,000	5,605 00	5,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$3,000	\$3,240 00	\$3,000 00
Boston & Lowell R.R. 6s, . . .	4,000	4,400 00	4,000 00
Boston & Lowell R.R. 5s, . . .	1,000	1,080 00	1,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,150 00	15,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	6,000	6,600 00	6,000 00
Boston & Maine R.R. 7s, . . .	4,500	4,860 00	4,500 00
Boston & Maine R.R. 4s, . . .	5,000	5,200 00	5,000 00
	\$52,500	\$55,510 00	\$52,500 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,083 84	3 per cent.	\$43,600 00	5½ per cent.	\$8,797 50	6½ per cent.
100,300 00	5 “	120,362 64	6 “	560 00	7 “

Amount invested in real estate for banking purposes, ...	\$4,000 00
Estimated value of the same, ...	5,000 00
Assessed value of the same, ...	4,500 00
Net income received from same during year ending Oct. 31, 1890, . . .	197 14
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	14,000 00
Assessed value of the same, ...	18,400 00
Net income received from same during year ending Oct. 31, 1890, . . .	655 00
Number of loans which are of an amount not exceeding \$3,000 each, .	135
Aggregate amount of the same, ...	96,369 39
Total number of loans upon real estate, ...	143
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	21,425 26
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	7,244 09
year ending Oct. 31, 1890, ... } 2 per cent., {	7,285 96
Number of accounts opened during the year ending Oct. 31, 1890, .	142
Number of accounts closed during the year ending Oct. 31, 1890, .	128
Total number of open accounts Oct. 31, 1890, ...	1,211
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,575 09
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	79,604 86
Number of same, ...	874
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	71,454 02
Number of same, ...	909
Date of examination by commissioner: July 21.	

COMMONWEALTH OF MASSACHUSETTS.

NANTUCKET, ss.

Nov. 14, 1890.

Personally appeared Geo. H. Brock, Treasurer of the Nantucket Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJAMIN F. BROWN, *Justice of the Peace.*

NANTUCKET, ss.

Nov. 14, 1890.

Personally appeared Thaddeus C. Defriez, President, and Anthony Smalley, Harrison Myrick, Almon T. Mowry, Obed R. Bunker and Albert G. Brock, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJAMIN F. BROWN, *Justice of the Peace.*

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 39.

JOHN O. WILSON, *President.*

FREDERICK O. BASTON, *Treasurer.*

FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

LEONARD WINCH,

FRANCIS BIGELOW,

J. L. WOODMAN,

F. H. HAYES,

WM. NUTT,

FREDERICK O. BASTON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$67,000 00	Deposits, ...	\$1,071,273 52
Loan on public funds, ...	750 00	Guaranty fund, ...	43,224 00
Bank stock as per schedule, ...	97,100 00	Profit and loss account, ...	17,387 28
Loans on bank stock, ...	24,175 00		
Railroad bonds as per schedule, . . .	89,000 00		
Loan on railroad stock, ...	200 00		
Loans on real estate, ...	698,107 55		
Loans on personal security, ...	29,134 80		
Loans to counties, cities or towns (notes), ...	92,500 00		
Loans on depositors' books, ...	2,050 00		
Deposits in banks, on interest, . . .	25,000 00		
Deposit in bank, not on interest, . .	3,514 91		
Expense account, ...	1,415 19		
Cash on hand, ...	1,937 35		
	\$1,131,884 80		\$1,131,884 80

Cash on Deposit in Banks, amount in each:—

Wachusett National Bank, Fitchburg, ...	\$10,000 00
Natick National Bank, Natick, ...	18,514 91

Loan on Public Funds:—

On \$1,100 United States 4s, ...	\$750 00
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Loans on Bank Stock, amount on each :—

On 40 shares Natick National Bank, Natick, ...	\$4,000 00
On 50 shares Natick National Bank, Natick, ...	5,000 00
On 5 shares Natick National Bank, Natick, ...	175 00
On 10 shares Natick National Bank, Natick, ...	1,000 00
On 150 shares First National Bank, Chelsea, ...	14,000 00

Loan on Railroad Stock :—

On 2 shares Maine Central R.R.	\$200 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$10,000	\$10,400 00	\$10,000 00
of Worcester, Mass, 4½s, ...	3,000	3,240 00	3,000 00
of Fall River, Mass, 5s, ...	16,000	17,880 00	16,000 00
of Cambridge, Mass, 6s, ...	4,000	5,040 00	4,000 00
Town of Brookline, Mass, 7s, ...	10,000	12,000 00	10,000 00
of Brookline, Mass., 4s, ...	14,000	14,000 00	14,000 00
of Beverly, Mass, 4s, ...	10,000	10,300 00	10,000 00
	\$67,000	\$72,860 00	\$67,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston, ...	\$2,600	\$3,016 00	\$2,600 00
115	Boston National Bank, Boston, ...	11,500	13,742 00	11,500 00
7	Boylston Nat'l Bank, Boston, ...	700	962 00	700 00
27	Central Nat'l Bank, Boston, ...	2,700	3,736 00	2,700 00
13	Columbian N'l Bank, Boston, ...	1,300	1,560 00	1,300 00
46	N'l B'k of Commerce, Boston, ...	4,600	6,302 00	4,600 00
21	National Bank of the Common- wealth, Boston, ...	2,100	3,570 00	2,100 00
5	Continental N'l Bank, Boston, ...	500	632 00	500 00
19	Eliot National Bank, Boston, ...	1,900	2,546 00	1,900 00
70	Everett Nat'l Bank, Boston, ...	7,000	7,700 00	7,000 00
15	Nat'l Exchange Bank, Boston, ...	1,500	2,025 00	1,500 00
62	Howard Nat'l Bank, Boston, ...	6,200	6,944 00	6,200 00
46	Merchants' N'l Bank, Boston, ...	4,600	7,038 00	4,600 00
10	Metropolitan N'l B'k, Boston, ...	1,000	995 00	1,000 00
15	Monument N'l Bank, Boston, ...	1,500	3,300 00	1,500 00
4	North National Bank, Boston, ...	400	574 00	400 00
51	N'l B'k of No America, Boston, ...	5,100	6,502 00	5,100 00
14	N'l B'k of Redemption, Boston, ...	1,400	1,960 00	1,400 00
30	N'l B'k of the Republic, Boston, ...	3,000	5,100 00	3,000 00
10	Second Nat'l Bank, Boston, ...	1,000	1,950 00	1,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	South End Nat'l Bank, Boston,	\$2,000	\$2,000 00	\$2,000 00
7	State National Bank, Boston, .	700	875 00	700 00
4	Traders' Nat'l Bank, Boston, .	400	432 00	400 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,280 00	2,000 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,663 00	3,300 00
32	First National Bank, Chelsea,	3,200	3,992 00	3,200 00
17	Framingham National Bank, So. Framingham, ...	1,700	2,346 00	1,700 00
55	Home Nat'l Bank, Brockton, .	5,500	6,985 00	5,500 00
120	Natick National Bank, Natick,	12,000	15,600 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	2,000 00	2,000 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
		\$97,100	\$127,727 00	\$97,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$5,000	\$5,125 00	\$5,000 00
Old Colony R.R. 6s, ...	4,000	4,500 00	4,000 00
Old Colony R.R. 4s, ...	15,000	15,900 00	15,000 00
Fitchburg R.R. 5s, ...	10,000	10,600 00	10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	5,000	5,800 00	5,000 00
Vermont and Massachusetts R.R. 5s,	10,000	10,900 00	10,000 00
Boston & Lowell R R 4s, ...	15,000	15,150 00	15,000 00
Dexter & Piscataquis R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s, ...	15,000	15,150 00	15,000 00
		\$89,000	\$93,125 00
			\$89,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	3½ per cent.	\$5,950 00	4¾ per cent.	\$247,047 40	6 per cent.
106,500 00	4 " "	405,236 55	5 " "	28,760 00	6½ " "
8,073 40	4½ " "	55,350 00	5½ " "		

Number of loans which are of an amount not exceeding \$3,000 each,	369	
Aggregate amount of the same,		\$402,893 95
Total number of loans upon real estate,	389	
Amount of investments from which no income is received,		5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		54,221 84
Times for the dividends fixed by the by-laws: first Tuesday in May and November.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent.,	17,689 65
	2 per cent.,	18,324 86
Number of accounts opened during the year ending Oct. 31, 1890,	782	
Number of accounts closed during the year ending Oct. 31, 1890,	535	
Total number of open accounts Oct. 31, 1890,	4,903	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		2,852 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		316,759 82
Number of same,	5,038	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		239,602 07
Number of same,	3,075	
Date of examination by commissioner: January 9.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 19, 1890.

Personally appeared Frederick O. Baston, Treasurer of the Natick Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM NUTT, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 19, 1890.

Personally appeared John O. Wilson, President, and Leonard Winch, F. M. Boardman, F. E. Cummings, William Nutt and Frank H. Hayes, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES McMANUS, *Justice of the Peace.*

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 156.

GEO. HOWLAND, Jr., *President.*

WILLIAM H. PITMAN, *Treasurer.*

JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. HOWLAND, Jr.,

FRED'K S. ALLEN,

THOMAS WILCOX,

LOUM SNOW,

WM. R. WING,

PARKMAN M. LUND,

OTIS N. PIERCE,

THOS. H. KNOWLES,

GEO. F. KINGMAN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,021,000 00	Deposits, . . .	\$4,499,314 54
Bank stock as per schedule, .	191,600 00	Guaranty fund, .	127,827 77
Loans on bank stock, . . .	14,000 00	Interest account, .	9,576 22
Railroad bonds as per schedule, .	449,500 00	Profit and loss ac-	
Loans on railroad stocks, . . .	54,500 00	count, ...	3,762 67
Loans on real estate, ...	1,299,940 94	Discount account, .	21,765 77
Loans on personal security, . .	1,563,268 13	Surplus fund, . . .	29,250 37
Loans to counties, cities or towns		Premium account, :	4,338 88
(notes), ...	20,000 00		
Deposits in banks, on interest, .	78,070 97		
Expense account, ...	916 25		
Cash on hand, ...	3,039 93		
	<u>\$4,695,836 22</u>		<u>\$4,695,836 22</u>

Cash on Deposit in Banks, amount in each :—

Third National Bank, Springfield, ...	\$31,280 42
International Trust Company, Boston, ...	783 00
National Bank of Redemption, Boston, ...	1,481 21
Mechanics' National Bank, New Bedford, ...	365 92
Merchants' National Bank, New Bedford, ...	315 50

Citizens' National Bank, New Bedford, ...	\$1,509 97
First National Bank, New Bedford, ...	24,105 14
National Bank of Commerce, New Bedford, ...	8,229 81
National Bank of Fairhaven, Fairhaven, ...	10,000 00

Loans on Bank Stock, amount on each :—

On 70 shares Citizens' National Bank, New Bedford, ...	\$7,000 00
On 26 shares Citizens' National Bank, New Bedford, ...	1,800 00
On 2 shares First National Bank, New Bedford, ...	1,700 00
On 2 shares Mechanics' National Bank, New Bedford, ...	
On 6 shares Merchants' National Bank, New Bedford, ...	
On 7 shares National Bank of Commerce, New Bedford, ...	
On 14 shares National Bank of Commerce, New Bedford, ...	3,500 00
On 12 shares Merchants' National Bank, New Bedford, ...	
On 7 shares Mechanics' National Bank, New Bedford, ...	
On 8 shares National Bank of Fairhaven, Fairhaven, ...	

Loans on Railroad Stock, amount on each :—

On 36 shares Old Colony R.R., ...	\$4,500 00
On 336 shares Boston & Maine R.R., ...	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, ...	\$66,000	\$74,580 00	\$66,000 00
of Boston, Mass., 4s, ...	10,000	10,400 00	10,000 00
of Boston, Mass, 3½s, ...	50,000	50,000 00	50,000 00
of Chelsea, Mass, 6s, ...	15,000	15,375 00	15,000 00
of Danbury, Ct, 4s, ...	30,000	30,600 00	30,000 00
of Dayton, Ohio, 5s, ...	50,000	56,600 00	50,000 00
of East Saginaw, Mich., 5s, ...	35,000	37,862 00	35,000 00
of Fall River, Mass, 6s, ...	73,000	90,520 00	73,000 00
of Fall River, Mass, 5s, ...	17,000	20,060 00	17,000 00
of Grand Rapids, Mich, 5s, ...	50,000	56,750 00	50,000 00
of Holyoke, Mass, 6s, ...	50,000	58,500 00	50,000 00
of Lowell, Mass, 6s, ...	25,000	25,000 00	25,000 00
of Lynn, Mass., 4s, ...	25,000	26,500 00	25,000 00
of Manchester, N. H, 4s, ...	50,000	51,500 00	50,000 00
Town of Middleborough, Mass, 4s, ...	75,000	75,503 00	75,000 00
City of New Bedford, Mass, 6s, ...	47,000	53,180 00	47,000 00
of New Bedford 3½s, ...	80,000	80,000 00	80,000 00
of New Haven, Ct., 3½s, ...	50,000	49,300 00	50,000 00
of Northampton, Mass, 6s, ...	33,000	33,165 00	33,000 00
of No. Bridgewater, Mass, 6s, ...	4,000	4,020 00	4,000 00
of Norwich, Conn., 6s, ...	13,000	14,690 00	13,000 00
United States 6s, ...	98,000	119,780 00	98,000 00
United States 4s, ...	75,000	90,750 00	75,000 00
	\$1,021,000	\$1,124,635 00	\$1,021,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Boston, .	\$10,000	\$25,300 00	\$10,000 00
120	National Revere Bank, Boston,	12,000	15,600 00	12,000 00
100	Merchants' Nat'l Bank, Boston,	10,000	15,000 00	10,000 00
20	State National Bank, Boston,	2,000	2,500 00	2,000 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,900 00	2,500 00
100	Franklin Nat'l Bank, Franklin,	10,000	11,500 00	10,000 00
523	Merchants' Nat'l Bank, New Bedford,	52,300	99,370 00	52,300 00
313	First N'l Bank, New Bedford,	31,300	46,950 00	31,300 00
200	Citizens' N'l B'k, New Bedford,	20,000	26,600 00	20,000 00
300	National Bank of Commerce, New Bedford,	30,000	30,000 00	30,000 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,710 00	1,500 00
		\$191,600	\$297,430 00	\$191,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 6s, . . .	\$10,000	\$10,800 00	\$10,000 00
Boston & Lowell R R. 4s, . . .	89,000	89,890 00	89,000 00
Boston & Maine R R. 7s, . . .	15,000	16,200 00	15,000 00
Boston & Maine R.R. 4s, . . .	50,000	52,000 00	50,000 00
Eastern R R. 6s, . . .	52,500	65,100 00	52,500 00
Fitchburg R.R. 4½s, . . .	118,000	119,180 00	118,000 00
Fitchburg R.R. 4s, . . .	50,000	48,500 00	50,000 00
Old Colony R R. 7s, . . .	20,000	21,700 00	20,000 00
Old Colony R.R. 6s, . . .	45,000	49,825 00	45,000 00
	\$449,500	\$473,195 00	\$449,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,685 41	2½ per cent.	\$1,167,800 00	4¾ per cent.	\$194,861 00	5½ per cent.
20,000 00	3¾ “	759,287 31	5 “	4,200 00	5¾ “
326,690 00	4 “	26,800 00	5½ “	152,351 18	6 “
365,105 14	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each,	253	
Aggregate amount of the same,		\$274,941 14
Total number of loans upon real estate,	281	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		222,762 67
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	} 2 per cent., {	83,405 94
		85,604 89
Number of accounts opened during the year ending Oct. 31, 1890,	2,311	
Number of accounts closed during the year ending Oct. 31, 1890,	1,663	
Total number of open accounts Oct. 31, 1890,	16,729	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		10,962 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		851,524 58
Number of same,	14,794	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		800,784 42
Number of same,	9,287	
Date of examination by commissioner: March 27.		

COMMONWEALTH OF MASSACHUSETTS.

BBISTOL, ss.

Nov. 15, 1890.

Personally appeared William H. Pitman, Treasurer of the New Bedford Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

BRISTOL, ss.

Nov. 15, 1890.

Personally appeared Fred'k S. Allen, Vice-President, and Geo. F. Kingman, H. Wilcox, Parkman M. Lund, Loum Snow and Otis N. Pierce, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY H. CRAPO, *Justice of the Peace.*

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 122.

WILLIAM WATKINS, *President.*

CHAS. H. PEIRCE, *Treasurer.*

WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WATKINS,	EDWARD D. MANDELL,
HORATIO HATHAWAY,	JOHN R. THORNTON,
EDWARD S. TABER,	GILBERT ALLEN,
ANDREW G. PIERCE.	

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,948,700 00	Deposits, ...	\$11,238,012 40
Bank stock as per schedule, .	1,387,660 00	Guaranty fund, . . .	467,000 00
Loans on bank stock, ...	53,650 00	Profit and loss account, ...	66,871 10
Railroad bonds as per schedule, .	892,000 00		
Loans on railroad stocks, . . .	136,000 00		
Railroad notes, ...	350,000 00		
Real estate (for banking purposes), ...	30,000 00		
Real estate by foreclosure, . . .	3,000 00		
Loans on real estate, ...	1,897,548 00		
Loans on personal security, . . .	3,819,918 00		
Loans to counties, cities or towns (notes), ...	101,000 00		
Loans on depositors' books, . . .	500 00		
Deposits in banks on interest, . .	130,642 41		
Expense account, ...	855 90		
Cash on hand, ...	20,409 19		
	<u>\$11,771,883 50</u>		<u>\$11,771,883 50</u>

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, New Bedford, ...	\$3,857 40
First National Bank, New Bedford, ...	2,872 39
National Bank of Commerce, New Bedford, ...	52,389 64
Mechanics' National Bank, New Bedford, ...	3,551 68
Citizens' National Bank, New Bedford, ...	3,330 46
National Revere Bank, Boston, ...	28,915 34
National Bank of Redemption, Boston, ...	35,725 50

Loans on Bank Stock, amount on each :—

On 20 shares Merchants' National Bank, New Bedford, ...	\$2,000 00
On 60 shares National Bank of Commerce, New Bedford, ...	4,800 00
On 5 shares Citizens' National Bank, New Bedford, ...	100 00
On 20 shares Citizens' National Bank, New Bedford, ...	2,000 00
On 20 shares Citizens' National Bank, New Bedford, ...	2,000 00
On 22 shares Shawmut National Bank, Boston, ...	} 3,800 00
On 12 shares National Bank of Commerce, New Bedford, ...	
On 5 shares Taunton National Bank, Taunton, ...	} 7,000 00
On 70 shares Third National Bank, Springfield, ...	
On 6 shares Shawmut National Bank, Boston, ...	} 3,000 00
On 8 shares Second National Bank, Boston, ...	
On 12 shares Falmouth National Bank, Falmouth, ...	} 1,500 00
On 3 shares First National Bank, Yarmouth, ...	
On 3 shares National Bank of Commerce, New Bedford, ...	} 850 00
On 10 shares Citizens' National Bank, New Bedford, ...	
On 3 shares First National Bank, New Bedford, ...	} 7,500 00
On 3 shares National Bank of Commerce, New Bedford, ...	
On 7 shares Merchants' National Bank, New Bedford, ...	} 3,500 00
On 91 shares First National Bank, New Bedford, ...	
On 10 shares Mechanics' National Bank, New Bedford, ...	} 1,600 00
On 10 shares National Bank of Commerce, New Bedford, ...	
On 25 shares Falmouth National Bank, Falmouth, ...	} 10,000 00
On 25 shares National Hide and Leather Bank, Boston, ...	
On 100 shares First National Bank, North Easton, ...	} 4,000 00
On 9 shares First National Bank, New Bedford, ...	
On 15 shares Mechanics' National Bank, New Bedford, ...	} 4,000 00
On 22 shares National Bank of Commerce, New Bedford, ...	

Loans on Railroad Stock, amount on each :—

On 50 shares Old Colony R.R., ...	\$6,000 00
On 130 shares Old Colony R.R., ...	16,000 00
On 500 shares Old Colony R.R., ...	64,000 00
On 333 shares Boston and Maine R.R., ...	50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 7s, ...	\$34,000	\$44,200 00	\$34,000 00
City of Bangor, Me., 6s, ...	100,000	114,000 00	100,000 00
of Bath, Me., 6s, ...	19,000	19,000 00	19,000 00*
of Boston, Mass., 6s, ...	14,000	14,700 00	14,000 00
of Boston, Mass., 4s, ...	100,000	103,750 00	100,000 00
of Boston, Mass., 5s, ...	410,500	476,550 00	410,500 00
of Burlington, Vt., 6s, ...	16,000	16,000 00	16,000 00
of Cambridge, Mass., 6s, ...	12,000	12,960 00	12,000 00
of Charlestown, Mass., 5s, ...	100,000	105,000 00	100,000 00
of Charlestown, Mass., 6s, ...	3,000	3,120 00	3,000 00
of Chelsea, Mass., 6s, ...	68,000	71,400 00	68,000 00
of Cleveland, Ohio, 7s, ...	55,000	58,850 00	55,000 00
of Cleveland, Ohio, 5s, ...	11,000	11,990 00	11,000 00
of Cleveland, Ohio, 6s, ...	67,000	72,360 00	67,000 00

* A legal investment when made.

Detailed Statement of Public Funds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested
City of Columbus, Ohio, 6s, . . .	\$10,000	\$10,300 00	\$10,000 00*
Town of Buckland, Mass., 6s, . . .	5,000	5,000 00	5,000 00
City of Danbury, Conn., 4s, . . .	50,000	53,000 00	50,000 00
of Dayton, Ohio, 5s, . . .	100,000	112,000 00	100,000 00
of Detroit, Mich, 4s, . . .	298,000	321,840 00	298,000 00
District of Columbia 6s, . . .	185,000	192,400 00	185,000 00
District of Columbia 5s, . . .	84,000	94,080 00	84,000 00
City of East Saginaw, Mich, 5s, . . .	60,000	63,000 00	60,000 00
Town of Edgartown, Mass., 6s, . . .	4,000	4,000 00	4,000 00
City of Fall River, Mass, 6s, . . .	1,000	1,120 00	1,000 00
of Fall River, Mass., 5s, . . .	1,000	1,080 00	1,000 00
of Fitchburg, Mass., 6s, . . .	2,000	2,100 00	2,000 00
of Fort Wayne, Ind, 6s, . . .	31,000	35,650 00	31,000 00
of Grand Rapids, Mich, 5s, . . .	130,000	145,600 00	130,000 00
Town of Greenfield, Mass, 6s, . . .	5,000	5,000 00	5,000 00
City of Lowell, Mass., 4s, . . .	20,000	20,600 00	20,000 00
of Lawrence, Mass, 6s, . . .	2,000	2,360 00	2,000 00
of Lynn, Mass, 6s, . . .	2,000	2,120 00	2,000 00
of Lynn, Mass, 4s, . . .	69,000	72,450 00	69,000 00
of Malden, Mass, 5s, . . .	17,000	17,340 00	17,000 00
of Manchester, N. H., 6s, . . .	6,000	6,480 00	6,000 00
of Middletown, Conn., 6s, . . .	38,000	41,360 00	38,000 00
of Nashua, N. H., 6s, . . .	5,000	5,200 00	5,000 00
of New Bedford, Mass, 6s, . . .	226,000	266,680 00	226,000 00
of New Bedford, Mass., 7s, . . .	10,000	10,300 00	10,000 00
of New Bedford, Mass, 4s, . . .	100,000	101,000 00	100,000 00
of New Bedford, Mass., 3½s, . . .	25,000	25,000 00	25,000 00
of New Bedford, Mass, 5s, . . .	10,000	11,500 00	10,000 00
of Pawtucket, R. I., 5s, . . .	5,000	5,450 00	5,000 00
of Peoria, Ill, 4½s, . . .	50,000	53,000 00	50,000 00
Town of Peterborough, N. H, 6s, . . .	5,000	5,000 00	5,000 00
City of Providence, R. I, 4½s, . . .	6,000	6,420 00	6,000 00
of Providence, R. I, 5s, . . .	109,200	118,120 00	109,200 00
of Providence, R. I., 6s, . . .	2,000	2,400 00	2,000 00
of Salem, Mass, 4s, . . .	100,000	104,000 00	100,000 00
Town of Shelburn, Mass, 6s, . . .	6,000	6,000 00	6,000 00
City of Springfield, Ohio, 4½s, . . .	60,000	64,500 00	60,000 00
United States 4s, . . .	100,000	124,000 00	100,000 00
	\$2,948,700	\$3,241,330 00	\$2,948,700 00

* A legal investment when made

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston,	\$36,000	\$41,760 00	\$36,000 00
150	Boston Nat'l Bank, Boston, .	15,000	17,850 00	15,000 00
30	National City Bank, Boston,	3,000	3,000 00	3,000 00
250	Continental N'l B'k, Boston, .	25,000	31,750 00	25,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
260	Columbian N'l B'k, Boston, .	\$26,000	\$31,200 00	\$26,000 00
90	Eliot National Bank, Boston,	9,000	12,060 00	9,000 00
170	National Eagle Bank, Boston,	17,000	18,360 00	17,000 00
30	Everett Nat'l Bank, Boston, .	3,000	3,300 00	3,000 00
230	First National Bank, Boston,	23,000	58,420 00	23,000 00
140	Howard Nat'l Bank, Boston,	14,000	15,680 00	14,000 00
90	Hamilton N'l Bank, Boston, .	9,000	10,980 00	9,000 00
100	Maverick Nat'l Bank, Boston,	10,000	25,400 00	10,000 00
230	Merchants' N'l Bank, Boston,	23,000	34,960 00	23,000 00
440	Massachusetts N'l B'k, Boston,	44,000	47,080 00	44,000 00
100	Monument N'l Bank, Boston,	10,000	22,000 00	10,000 00
460	N'l B'k of Commerce, Boston,	46,000	63,020 00	46,000 00
100	National Bank of the Com- monwealth, Boston, . . .	10,000	17,000 00	10,000 00
20	N'l Exchange Bank, Boston,	2,000	2,700 00	2,000 00
200	Nat'l Hide & Leather Bank, Boston, ...	20,000	26,000 00	20,000 00
380	N'l Bank of North America, Boston, ...	38,000	48,260 00	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	28,000 00	20,000 00
490	Nat'l Bank of the Republic, Boston, ...	49,000	81,340 00	49,000 00
500	Nat'l Revere Bank, Boston, .	50,000	65,000 00	50,000 00
130	National Union Bank, Boston,	13,000	18,590 00	13,000 00
40	New England N'l B'k, Boston,	4,000	6,800 00	4,000 00
230	North National Bank, Boston,	23,000	33,120 00	23,000 00
530	Second Nat'l Bank, Boston, .	53,000	103,350 00	53,000 00
140	Shawmut N'l Bank, Boston, .	14,000	18,340 00	14,000 00
140	Shoe & Leather N'l B'k, Boston,	14,000	13,720 00	14,000 00
90	State National Bank, Boston,	9,000	11,340 00	9,000 00
108	Traders' Nat'l Bank, Boston,	10,800	11,440 00	10,800 00
350	Tremont Nat'l Bank, Boston,	35,000	40,600 00	35,000 00
130	Washington N'l B'k, Boston,	13,000	16,120 00	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,050 00	1,800 00
200	First National Bank, Chelsea,	20,000	25,000 00	20,000 00
22	National Bank of Fairhaven,	1,760	1,760 00	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	22,000 00	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	32,500 00	25,000 00
45	Railroad Nat'l Bank, Lowell,	4,500	5,850 00	4,500 00
150	First National Bank, Malden,	15,000	21,000 00	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	133,000 00	100,000 00
1356	First N'l Bank, New Bedford,	135,600	203,400 00	135,600 00
1096	Merchants' Nat'l Bank, New Bedford, ...	109,600	208,240 00	109,600 00
1000	Mechanics' Nat'l Bank, New Bedford, ...	100,000	170,000 00	100,000 00
1366	N'l Bank of Commerce, New Bedford, ...	136,600	136,600 00	136,600 00
200	Third N'l Bank, Springfield,	20,000	40,000 00	20,000 00
70	Nat'l Bank of South Reading, Wakefield, ...	7,000	8,050 00	7,000 00
		\$1,387,660	\$1,987,990 00	\$1,387,660 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$110,000	\$113,300 00	\$110,000 00
Boston & Albany R.R. 6s, . . .	50,000	55,000 00	50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	13,000	14,950 00	13,000 00
Boston & Maine R.R. 7s, ...	26,000	27,300 00	26,000 00
Boston & Maine R.R. 4s, ...	200,000	214,000 00	200,000 00
Boston & Lowell R.R. 4½s, ...	20,000	21,400 00	20,000 00
Boston & Lowell R.R. 5s, ...	36,000	39,240 00	36,000 00
Boston & Lowell R.R. 6s, ...	44,000	49,280 00	44,000 00
Boston & Lowell R.R. 7s, ...	10,000	10,300 00	10,000 00
Fitchburg R.R. 5s, ...	38,000	40,280 00	38,000 00
Fitchburg R.R. 4½s, ...	200,000	203,000 00	200,000 00
New Bedford R.R. 7s, ...	75,000	82,500 00	75,000 00
Old Colony R.R. 6s, ...	70,000	79,100 00	70,000 00
	\$892,000	\$949,650 00	\$892,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80,642 41	2½ per cent.	\$57,000 00	4¼ per cent.	\$1,098,675 00	5 per cent.
40,000 00	3½ “	2,038,200 00	4½ “	195,800 00	5¼ “
320,000 00	3¾ “	1,174,000 00	4¾ “	540,868 00	5½ “
874,000 00	4 “	13,000 00	4⅞ “	57,073 00	6 “

Amount invested in real estate for banking purposes, ...	\$30,000 00
Estimated value of the same, ...	30,000 00
Assessed value of the same, ...	20,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	3,000 00
Assessed value of the same, ...	8,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 290	
Aggregate amount of the same, ...	350,010 00
Total number of loans upon real estate, ... 285	
Amount of investments from which no income is received, ...	33,000 00
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1890, ...	599,474 63
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	213,798 82
year ending Oct. 31, 1890, ... } 2 per cent., {	217,521 55
Number of accounts opened during the year ending Oct. 31, 1890, 2,507	
Number of accounts closed during the year ending Oct. 31, 1890, 2,013	
Total number of open accounts Oct. 31, 1890, ... 21,462	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	21,746 11

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		\$1,596,777 62
Number of same, ...		13,050
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		1,706,840 78
Number of same, ...		14,305
Date of examination by commissioner: September 26.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 8, 1890.

Personally appeared Chas. H. Peirce, Treasurer of the New Bedford Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM F. CASWELL, *Justice of the Peace.*

BRISTOL, ss.

Nov. 8, 1890.

Personally appeared William Watkins, President, and Jno. R. Thornton, Edward S. Taber, Edward D. Mandell, Horatio Hathaway and Andrew G. Pierce, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WILLIAM F. CASWELL, *Justice of the Peace.*

NEWBURYPORT FIVE CENTS SAVINGS BANK— NEWBURYPORT.

Incorporated April 24, 1854. Present number of corporators, 47.

EBEN SUMNER, *President.*

J. A. MAYNARD, *Treasurer.*

J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN SUMNER,

NATHANIEL DOLE,

JOHN H. BALCH,

A. W. GREENLEAF.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2.30 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$54,000 00	Deposits, ...	\$819,409 32
Bank stock as per schedule, .	118,200 00	Guaranty fund, . . .	38,329 37
Loan on bank stock, ...	9,000 00	Profit and loss ac-	
Railroad bonds as per schedule, .	40,000 00	count, ...	69,736 15
Loan on railroad bonds, ...	4,000 00	Premium account, . .	8,037 25
Real estate (for banking pur-			
poses), ...	35,000 00		
Real estate by foreclosure, . .	15,090 00		
Loans on real estate, ...	415,870 00		
Loans on personal security, . .	172,500 00		
Deposits in banks, on interest, .	66,872 01		
Expense account, ...	145 83		
Cash on hand, ...	4,834 25		
	\$935,512 09		\$935,512 09

Cash on Deposit in Banks, amount in each :—

First National Bank, Newburyport, ...	\$20,115 78
Maverick National Bank, Boston, ...	3,961 27
Amesbury National Bank, Amesbury, ...	18,682 84
Powow River National Bank, Amesbury, ...	24,112 12

Loan on Bank Stock :—

On 116 shares Lake National Bank, Wolfboro', N. H., ...	\$9,000 00
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Loan on Railroad Bonds :—

On \$4,000 Boston & Albany R. R. 7s, ...	\$4,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . .	\$4,000	\$4,053 33	\$4,000 00
of Bangor, Me., 6s, . .	10,000	11,350 00	10,000 00
of Boston, Mass, 3½s, . .	40,000	40,466 67	40,000 00
	<u>\$54,000</u>	<u>\$55,870 00</u>	<u>\$54,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,412 50	\$1,000 00
60	Atlas National Bank, Boston,	6,000	6,960 00	6,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,687 75	3,300 00
17	Boston Nat'l Bank, Boston, .	1,700	2,035 75	1,700 00
8	Boylston Nat'l Bank, Boston,	800	1,102 00	800 00
80	National City Bank, Boston, .	8,000	8,000 00	8,000 00
13	Columbian N'l Bank, Boston,	1,300	1,563 25	1,300 00
18	N'l B'k of Commerce, Boston,	1,800	2,466 00	1,800 00
50	National Bank of the Com- monwealth, Boston, . . .	5,000	8,500 00	5,000 00
42	Continental N'l Bank, Boston,	4,200	5,344 50	4,200 00
74	Nat'l Eagle Bank, Boston, .	7,400	7,992 00	7,400 00
33	Eliot National Bank, Boston,	3,300	4,422 00	3,300 00
50	Everett Nat'l Bank, Boston, .	5,000	5,400 00	5,000 00
5	Nat'l Exchange Bank, Boston,	500	676 25	500 00
50	Globe National Bank, Boston,	5,000	5,000 00	5,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,220 00	1,000 00
25	National Hide and Leather Bank, Boston, . . .	2,500	3,250 00	2,500 00
15	Howard Nat'l Bank, Boston,	1,500	1,683 75	1,500 00
44	Market Nat'l Bank, Boston, .	4,400	4,400 00	4,400 00
40	Maverick Nat'l Bank, Boston,	4,000	10,160 00	4,000 00
10	New England N'l B'k, Boston,	1,000	1,702 50	1,000 00
10	N'l B'k of No America, Boston,	1,000	1,275 00	1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,829 50	2,300 00
37	Nat'l Revere Bank, Boston, .	3,700	4,819 25	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,312 50	1,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,351 50	1,200 00
104	Third Nat'l Bank, Boston, . .	10,400	12,506 00	10,400 00
33	Tremont Nat'l Bank, Boston,	3,300	3,844 50	3,300 00
24	National Union Bank, Boston,	2,400	3,432 00	2,400 00
56	Nat'l Webster Bank, Boston, .	5,600	5,712 00	5,600 00
56	First N'l B'k, Newburyport, .	5,600	7,000 00	5,600 00
100	Mechanicks' National Bank, Newburyport, . . .	10,000	12,400 00	10,000 00
60	Ocean N'l B'k, Newburyport,	3,000	3,840 00	3,000 00
		<u>\$118,200</u>	<u>\$148,300 50</u>	<u>\$118,200 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$15,000	\$15,875 00	\$15,000 00
Concord & Montreal R.R. 4s, ...	25,000	25,916 67	25,000 00
	\$40,000	\$41,791 67	\$40,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,115 78	2 per cent.	\$254,150 00	5 per cent.	\$270,420 00	6 per cent.
3,961 27	2½ “	8,000 00	5¼ “	4,500 00	6½ “
42,794 96	4 “	54,900 00	5½ “	9,400 00	7 “

Amount invested in real estate for banking purposes, ...	\$35,000 00
Estimated value of the same, ...	35,000 00
Assessed value of the same, ...	33,000 00
Net income received from same during year ending Oct. 31, 1890, ...	1,734 80
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	15,090 00
Assessed value of the same, ...	37,316 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	243
Aggregate amount of the same, ...	252,220 00
Total number of loans upon real estate, ...	267
Amount of investments from which no income is received, ...	15,090 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	56,178 16
Times for the dividends fixed by the by-laws: first Monday in May and November.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	17,514 45
year ending Oct. 31, 1890, ... } 2 per cent., {	14,658 20
Number of accounts opened during the year ending Oct. 31, 1890, ...	298
Number of accounts closed during the year ending Oct. 31, 1890, ...	187
Total number of open accounts Oct. 31, 1890, ...	2,880
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,349 62
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	149,375 02
Number of same, ...	1,368
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	94,442 74
Number of same, ...	1,065
Date of examination by commissioner: July 15.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 18, 1890.

Personally appeared J. A. Maynard, Treasurer of the Newburyport Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALLEN M. BREWSTER, *Justice of the Peace.*

Essex, ss.

Nov. 18, 1890.

Personally appeared Eben Sumner, President, and P. H. Blumpey, John H. Balch, A. W. Greenleaf, William F. Houston and John M. Pike, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALLEN M. BREWSTER, *Justice of the Peace.*

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 15.

GEORGE HYDE, *President.*

SUSANNA M. DUNCKLEE, *Treasurer.*

CHAS. A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. F. C. HYDE,

GEORGE HYDE,

SAM'L M. JACKSON.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$61,000 00	Deposits, ...	\$1,835,319 40
Bank stock as per schedule, .	30,350 00	Guaranty fund, .	40,922 00
Railroad bonds as per schedule, .	63,000 00	Interest account, .	42,496 51
Real estate by foreclosure, .	7,750 00		
Loans on real estate, ...	1,334,128 38		
Loans on personal security, .	403,161 45		
Deposits in banks, on interest, .	13,723 96		
Deposit in bank, not on interest, .	2,500 00		
Expense account, ...	383 41		
Cash on hand, ...	2,740 71		
	<u>\$1,918,737 91</u>		<u>\$1,918,737 91</u>

Cash on Deposit in Banks, amount in each :—

Newton National Bank, Newton, ...	\$9,058 96
Wachusett National Bank, Fitchburg, ...	6,800 00
Mechanics' National Bank, Boston, ...	365 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lowell, Mass., 6s, ...	\$6,000	\$6,000 00	\$6,000 00
of Newton, Mass., 5s, ...	50,000	58,500 00	50,000 00
of Worcester, Mass., 5s, ...	5,000	5,750 00	5,000 00
	<u>\$61,000</u>	<u>\$70,250 00</u>	<u>\$61,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Cambridge, .	\$1,000	\$1,965 00	\$1,000 00
50	Commercial N'l Bank, Boston,	5,000	4,750 00	5,000 00
30	Nat'l Bank of the Common- wealth, Boston, ...	3,000	5,100 00	3,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
70	Lincoln Nat'l Bank, Boston, .	7,000	8,198 75	7,000 00
25	Natick National Bank, Natick,	2,500	3,250 00	2,500 00
15	Newton Nat'l Bank, Newton,	1,500	1,500 00	1,500 00
30	National Revere Bank, Boston,	3,000	3,907 50	3,000 00
	South Framingham N'l Bank, South Framingham, ...	25	25 00	25 00
6	State National Bank, Boston, .	600	753 00	600 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
3	Waltham N'l Bank, Waltham,	225	321 00	225 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,713 75	1,500 00
		\$30,350	\$38,984 00	\$30,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, ...	\$15,000	\$15,150 00	\$15,000 00
Fitchburg R.R. 7s, ...	1,000	1,075 00	1,000 00
Fitchburg R.R. 5s, ...	27,000	28,620 00	27,000 00
Portland & Ogdensburg R.R. 6s, .	20,000	23,000 00	20,000 00
	\$63,000	\$67,845 00	\$63,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,558 96	2 per cent.	\$995,564 65	5 per cent.	\$124,316 53	6 per cent.
365 00	3 "	114,500 00	5½ "	400 00	7 "
6,800 00	4 "	502,508 65	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,750 00				
Assessed value of the same, ...	10,500 00				
Number of loans which are of an amount not exceeding \$3,000 each, ...	250				
Aggregate amount of the same, ...	405,541 18				
Total number of loans upon real estate, ...	325				
Amount of investments from which no income is received, ...	9,794 53				
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	95,013 89				
Times for the dividends fixed by the by-laws: January 1 and July 1.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	<table> <tr> <td>2 per cent., {</td><td>32,242 04</td></tr> <tr> <td>2 per cent., {</td><td>34,066 08</td></tr> </table>	2 per cent., {	32,242 04	2 per cent., {	34,066 08
2 per cent., {	32,242 04				
2 per cent., {	34,066 08				
Number of accounts opened during the year ending Oct. 31, 1890, ...	851				
Number of accounts closed during the year ending Oct. 31, 1890, ...	479				
Total number of open accounts Oct. 31, 1890, ...	7,290				
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	5,881 26				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	380,234 36				
Number of same, ...	7,093				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	324,877 89				
Number of same, ...	4,016				
Date of examination by commissioner: July 11.					

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 13, 1890.

Personally appeared Susanna M. Duncklee, Treasurer of the Newton Savings Bank, and made oath that the foregoing statement, by her subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by her to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to her best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 13, 1890.

Personally appeared George Hyde, President, and Chas. E. Billings, Francis Murdock, Jos. N. Bacon, Sam'l M. Jackson and James F. C. Hyde, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJ. F. BACON, *Justice of the Peace.*

NORTHAMPTON INSTITUTION FOR SAVINGS—
NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 17.

H. G. KNIGHT, *President.*

L. MALTBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. MALTBY, OSCAR EDWARDS,
J. S. LATHROP.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$141,000 00	Deposits, ...	\$2,463,864 57
Bank stock as per schedule, .	54,600 00	Guaranty fund, ...	122,500 00
Loans on bank stock, ...	31,598 70	Interest account, ...	39,703 00
Railroad bonds as per schedule, .	400,000 00		
Loans on railroad stocks, ...	3,615 00		
Railroad notes, ...	200,000 00		
Real estate (for banking pur- poses), ...	18,000 00		
Real estate by foreclosure, ...	3,030 00		
Loans on real estate, ...	911,032 17		
Loans on personal security, ...	789,735 76		
Loans on depositors' books, ...	525 00		
Deposits in banks, on interest, ...	70,927 11		
Cash on hand, ...	2,003 83		
	\$2,626,067 57		\$2,626,067 57

Cash on Deposit in Banks, amount in each :—

Northampton National Bank, Northampton, ...	\$70,776 06
Globe National Bank, Boston, ...	151 05

Loans on Bank Stock, amount on each :—

On 130 shares First National Bank, Easthampton, ...	\$13,000 00
On 4 shares Northampton National Bank, Northampton, ...	300 00
On 55 shares First National Bank, Northampton, ...	4,775 00
On 42 shares Northampton National Bank, Northampton, ...	4,200 00
On 20 shares Northampton National Bank, Northampton, ...	5,913 70
On 43 shares First National Bank, Northampton, ...	

On 28 shares First National Bank, Northampton, ...	}	\$900 00
On 7 shares Hampshire County National Bank, Northampton, ...		
On 4 shares Northampton National Bank, Northampton, ...		
On 10 shares Hampshire County National Bank, Northampton, ...	}	650 00
On 5 shares First National Bank, Northampton, ...		
On 10 shares Ware National Bank, Ware, ...		1,000
On 10 shares Williamstown National Bank, Williamstown, ...		400 00
On 12 shares Warren National Bank, Warren, R. I., ...		460 00

Loans on Railroad Stock, amount on each : —

On 9 shares Connecticut River Railroad, ...	\$800 00
On 20 shares Connecticut River Railroad, ...	2,115 00
On 9 shares Connecticut River Railroad, ...	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$50,000	\$54,000 00	\$50,000 00
Town of Meriden, Ct, 4½s, ...	40,000	42,400 00	40,000 00
of Meriden, Ct, 6s, ...	20,000	23,600 00	20,000 00
City of Milwaukee, Wis., 7s, ...	7,000	7,630 00	7,000 00
of Dayton, Ohio, 5s, ...	24,000	26,700 00	24,000 00
	\$141,000	\$154,330 00	\$141,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
29	Atlantic Nat'l Bank, Boston, ...	\$2,900	\$4,096 25	\$2,900 00
53	Boston Nat'l Bank, Boston, ...	5,300	6,307 00	5,300 00
15	N'l B'k of Commerce, Boston, ...	1,500	2,055 00	1,500 00
10	Nat'l Exchange Bank, Boston, ...	1,000	1,320 00	1,000 00
86	First National Bank, Boston, ...	8,600	21,758 00	8,600 00
20	Merchants' N'l Bank, Boston, ...	2,000	3,040 00	2,000 00
27	N'l B'k of No. America, Boston, ...	2,700	3,429 00	2,700 00
50	Second Nat'l Bank, Boston, ...	5,000	9,750 00	5,000 00
26	Shawmut Nat'l Bank, Boston, ...	2,600	3,406 00	2,600 00
17	State National Bank, Boston, ...	1,700	2,125 00	1,700 00
17	Traders' Nat'l Bank, Boston, ...	1,700	1,734 00	1,700 00
20	Washington N'l Bank, Boston, ...	2,000	2,480 00	2,000 00
20	Nat'l Webster Bank, Boston, ...	2,000	2,040 00	2,000 00
100	Northampton National Bank, Northampton, ...	10,000	17,500 00	10,000 00
16	First N'l Bank, Northampton, ...	1,600	2,000 00	1,600 00
40	Worcester N'l B'k, Worcester, ...	4,000	5,600 00	4,000 00
		\$54,600	\$88,640 25	\$54,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$150,000	\$154,500 00	\$150,000 00
Boston & Albany R.R. 6s, . . .	40,000	42,800 00	40,000 00
Boston & Lowell R.R. 7s, . . .	40,000	44,440 00	40,000 00
Boston & Maine R.R. 7s, . . .	70,000	75,600 00	70,000 00
Fitchburg R.R. 5s, . . .	100,000	107,000 00	100,000 00
	<u>\$400,000</u>	<u>\$424,340 00</u>	<u>\$400,000 00</u>

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$151 05	2½ per cent.	\$191,095 00	4½ per cent.	\$1,191,406 01	5 per cent.
70,776 06	3 "	234,000 00	4¾ "	40,005 62	6 "
185,000 00	4 "	95,000 00	4⅞ "		

Amount invested in real estate for banking purposes, ...	\$18,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	19,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	3,030 00
Assessed value of the same, ...	2,170 00
Net income received from same during year ending Oct. 31, 1890, . . .	189 40
Number of loans which are of an amount not exceeding \$3,000 each, . . .	347
Aggregate amount of the same, ...	338,357 63
Total number of loans upon real estate, ...	353
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	153,389 25
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	46,365 29
year ending Oct. 31, 1890, ... } 2 per cent., {	47,335 02
Number of accounts opened during the year ending Oct. 31, 1890, . . .	997
Number of accounts closed during the year ending Oct. 31, 1890, . . .	679
Total number of open accounts Oct. 31, 1890, ...	6,440
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	6,445 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	341,393 64
Number of same, ...	4,214
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	338,730 21
Number of same, ...	4,258
Date of examination by commissioner: July 15.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

Nov. 19, 1890.

Personally appeared L. Maltby, Treasurer of the Northampton Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, HENRY P. BILLINGS, *Justice of the Peace.*

HAMPSHIRE, ss.

Nov. 19, 1890.

Personally appeared Horatio G. Knight, President, and M. M. French, J. S. Lathrop, George P. Dickinson, Charles N. Clark and Merritt Clark, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, HENRY P. BILLINGS, *Justice of the Peace.*

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 32.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. HODGE,

GEO. L. RICE,

W. H. GAYLORD.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 6 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$204,100 00	Deposits, ...	\$1,858,657 02
Loan on public funds, ...	1,000 00	Guaranty fund, ...	55,000 00
Bank stock as per schedule, ...	33,400 00	Undivided earnings, ...	15,000 00
Loans on bank stock, ...	8,650 00	State tax account, ...	2,500 00
Railroad bonds as per schedule, ...	20,000 00		
Real estate (for banking purposes), ...	16,780 35		
Real estate by foreclosure, ...	24,172 17		
Loans on real estate, ...	1,135,325 97		
Loans on personal security, ...	276,593 13		
Loans to counties, cities or towns (notes), ...	165,000 00		
Loans on depositors' books, ...	300 00		
Deposit in bank, on interest, ...	17,501 80		
Deposits in banks, not on interest, ...	5,495 31		
Expense account, ...	667 38		
Interest account, ...	19,279 50		
Insurance account, ...	210 00		
Cash on hand, ...	2,681 41		
	\$1,931,157 02		\$1,931,157 02

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston, ...	\$17,501 80
Adams National Bank, North Adams, ...	3,309 39
Berkshire National Bank, North Adams, ...	2,185 92

Loan on Public Funds :—

On \$1,000 Town of Pawtucket, R. I., bonds, ...	\$1,000 00
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Loans on Bank Stock, amount on each :—

On 89 shares Adams National Bank, North Adams, ...	\$8,200 00
On 5 shares Pittsfield National Bank, Pittsfield, ...	450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, ...	\$3,000	\$3,150 00	\$3,000 00
City of Bangor, Me., 6s, ...	5,000	5,535 00	5,000 00
of Cambridge, Mass., 6s, ...	5,000	5,175 00	5,000 00
of Cleveland, Ohio, 7s, ...	25,000	27,625 00	25,000 00
of Dayton, Ohio, 4s, ...	20,000	20,550 00	20,000 00
of Fall River, Mass., 6s, ...	11,000	14,000 00	11,000 00
of Lowell, Mass., 4s, ...	10,000	10,725 00	10,000 00
of Lynn, Mass., 6s, ...	1,000	1,095 00	1,000 00
of New Bedford, Mass., 6s, ...	1,000	1,130 00	1,000 00
of Norwich, Conn., 4s, ...	25,000	25,150 00	25,000 00
Town of Plymouth, Mass., 4s, ...	35,100	36,850 00	35,100 00
City of Portland, Me., 6s, ...	5,000	6,450 00	5,000 00*
of Providence, R. I., 5s, ...	18,000	20,160 00	18,000 00
of Terre Haute, Ind., 5s, ...	10,000	10,400 00	10,000 00
of Woonsocket, R. I., 4s, ...	30,000	31,350 00	30,000 00
	\$204,100	\$219,345 00	\$204,100 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Lee National Bank, Lee, ...	\$1,400	\$1,890 00	\$1,400 00
250	Adams Nat'l Bank, No. Adams, ...	25,000	33,750 00	25,000 00
20	Berkshire N'l B'k, No. Adams, ...	2,000	2,000 00	2,000 00
50	Pittsfield Nat'l Bank, Pittsfield, ...	5,000	8,000 00	5,000 00
		\$33,400	\$45,640 00	\$33,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$20,000	\$19,000 00	\$20,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,501 80 165,000 00	2½ per cent. 4 “	\$67,000 00 1,070,935 13	4½ per cent. 5 “	\$283,933 97	6 per cent.

Amount invested in real estate for banking purposes, ...	\$16,780 35
Estimated value of the same, ...	35,000 00
Assessed value of the same, ...	26,000 00
Value, by books, of other real estate held or owned by foreclosure or other- wise, ...	24,172 17
Assessed value of the same, ...	19,350 00
Number of loans which are of an amount not exceeding \$3,000 each, . 337	
Aggregate amount of the same, ...	372,371 47
Total number of loans upon real estate, ... 367	
Amount of investments from which no income is received, ...	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	90,860 88
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	33,535 43
year ending Oct. 31, 1890, ... } 2 per cent., {	34,286 75
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,377
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,133
Total number of open accounts Oct. 31, 1890, ...	5,697
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	7,705 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	577,203 49
Number of same, ...	7,752
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	490,967 26
Number of same, ...	4,554
Date of examination by commissioner: June 23.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

Nov. 18, 1890.

Personally appeared V. A. Whitaker, Treasurer of the North Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. G. POTTER, *Justice of the Peace.*

BERKSHIRE, SS.

Nov. 18, 1890.

Personally appeared A. C. Houghton, President, and A. W. Hodge, Geo. L. Rice, H. T. Cady, E. S. Wilkinson, W. H. Gaylord, W. A. Gallup and Arthur Robinson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. G. POTTER, *Justice of the Peace.*

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l B'k, Boston,	\$2,000	\$2,235 00	\$2,000 00
15	First N'l Bank, Marlborough,	1,500	1,650 00	1,350 00
		\$3,500	\$3,885 00	\$3,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$2,000	\$2,180 00	\$2,000 00
Old Colony R.R. 4s, ...	3,000	3,180 00	3,000 00
	\$5,000	\$5,360 00	\$5,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,527 35	2½ per cent.	\$42,200 00	5 per cent.	\$1,100 00	6½ per cent.
5,656 36	3 "	122,115 00	5½ "	150 00	7 "
4,500 00	4¾ "	94,625 00	6 "		

Number of loans which are of an amount not exceeding \$3,000 each, .	91	
Aggregate amount of the same, ...		\$121,640 00
Total number of loans upon real estate, ...	95	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		15,442 31
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi annual dividend during the } 2 per cent., {		4,405 30
year ending Oct. 31, 1890, ... } 2 per cent., {		4,781 56
Number of accounts opened during the year ending Oct. 31, 1890,	316	
Number of accounts closed during the year ending Oct. 31, 1890,	162	
Total number of open accounts Oct. 31, 1890, ...	1,406	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		1,677 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		98,298 34
Number of same, ...	1,958	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		71,714 65
Number of same, ...	943	
Date of examination by commissioner: March 10.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 15, 1890.

Personally appeared Milton L. Walton, Treasurer of the North Avenue Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE W. PARKE, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 15, 1890.

Personally appeared Samuel F. Woodbridge, President, and John J. Henderson, Russell S. Edwards, Charles F. Stratton, Daniel Fobes and Sylvanus M. Parsons, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE W. PARKE, *Justice of the Peace.*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$16,000	\$17,710 00	\$16,000 00
of Cambridge, Mass., 6s, . . .	2,000	2,100 00	2,000 00
of Cleveland, Ohio, 6s, . . .	7,000	7,680 00	7,000 00
of Cleveland, Ohio, 5s, . . .	1,000	1,120 00	1,000 00
of Cleveland, Ohio, 7s, . . .	3,000	3,360 00	3,000 00
of Fort Wayne, Ind., 6s, . . .	16,000	18,240 00	16,000 00
of Milwaukee, Wis., 7s, . . .	1,000	1,050 00	1,000 00
State of New Hampshire 6s, . . .	1,500	1,790 00	1,500 00
City of Providence, R.I., 5s, . . .	7,000	7,970 00	7,000 00
of Portsmouth, N. H., 6s, . . .	5,000	5,500 00	5,000 00*
of Salem, Mass., 5s, . . .	2,000	2,280 00	2,000 00
of South Norwalk, Conn., 6s, . . .	5,000	5,400 00	5,000 00
of Springfield, Ohio, 5s, . . .	8,000	8,790 00	8,000 00
	\$74,500	\$82,990 00	\$74,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Ware National Bank, Ware, .	\$400	\$460 00	\$400 00
10	Eliot National Bank, Boston,	1,000	1,340 00	1,000 00
		\$1,400	\$1,800 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$20,000	\$20,500 00	\$20,000 00
Boston & Albany R.R. 6s, . . .	7,000	7,560 00	7,000 00
Boston & Providence R.R. 7s, . . .	8,000	8,560 00	8,000 00
Boston & Maine R.R. 7s, . . .	31,000	33,120 00	31,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	5,000	5,800 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, . . .	5,000	5,500 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s, . . .	10,000	10,600 00	10,000 00
Eastern R.R. 6s, . . .	27,000	33,480 00	27,000 00
New Bedford R.R. 7s, . . .	5,000	5,500 00	5,000 00
Old Colony R.R. 6s, . . .	8,000	8,840 00	8,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, ...	\$2,000	\$2,170 00	\$2,000 00
Portland & Ogdensburg R.R. 6s, ...	20,500	23,575 00	20,500 00
Maine Central R.R. 6s, ...	6,500	7,475 00	6,500 00
Maine Central R.R. 7s, ...	3,000	3,540 00	3,000 00
	\$158,000	\$176,220 00	\$158,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,521 91 5,612 64	2½ per cent. 3 “	\$1,000 00	5 per cent.	\$318,694 12	5½ per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$30,786 14
Assessed value of the same, ...	33,030 00
Net income received from same during year ending Oct. 31, 1890, ...	690 30
Number of loans which are of an amount not exceeding \$3,000 each, 213	
Aggregate amount of the same, ...	223,107 00
Total number of loans upon real estate, ...	232
Amount of investments from which no income is received, ...	400 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	30,892 66
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	11,465 35 10,488 24
Number of accounts opened during the year ending Oct. 31, 1890, ...	261
Number of accounts closed during the year ending Oct. 31, 1890, ...	153
Total number of open accounts Oct. 31, 1890, ...	1,953
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	1,320 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	91,820 56
Number of same, ...	1,460
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	80,758 51
Number of same, ...	927
Date of examination by commissioner: February 28.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 10, 1890.

Personally appeared Bonum Nye, Treasurer of the North Brookfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. E. BATCHELLER, *Justice of the Peace.*

WORCESTER, SS.

Nov. 11, 1890.

Personally appeared Wm. H. Montague, President, and L. P. DeLand, Frank A. Smith, Ezra D. Batcheller, Geo. R. Hamant and Sumner Holmes, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. E. BATCHELLER, *Justice of the Peace.*

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 28.

FRED'K L. AMES, *President.*

C. R. FIELD, *Treasurer.*

C. R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

FRED'K L. AMES,

LEAVITT L. BERRY,

CYRUS LOTHROP,

W. K. GOWARD.

Open for business every business day, 9 A.M. to 12 M., 1.30 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$94,960 00	Deposits, ...	\$710,577 81
Bank stock as per schedule, .	108,789 26	Guaranty fund, .	24,163 29
Railroad bonds as per schedule, .	51,592 22	Profit and loss account, ...	6,360 41
Real estate by foreclosure, .	4,037 67		
Loans on real estate, ...	324,572 00		
Loans on personal security, .	139,300 00		
Loans to counties, cities or towns (notes), ...	6,000 00		
Deposit in bank, on interest, .	7,805 16		
Deposit in bank, not on interest, .	2,462 41		
Expense account, ...	85 23		
Cash on hand, ...	1,497 56		
	\$741,101 51		\$741,101 51

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston, ...	\$7,805 16
First National Bank, Easton, ...	2,462 41

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, ...	\$2,000	\$2,000 00	\$2,000 00*
of Bangor, Me., 6s, ...	8,000	9,040 00	6,960 00
of Columbus, Ohio, 4s, ...	6,000	6,000 00	6,000 00*
of Dayton, Ohio, 4s, ...	6,000	6,000 00	6,000 00
Town of Beverly, Mass., 4s, ...	15,000	15,450 00	15,000 00
of Greenfield, Mass., 4s, ...	10,000	10,200 00	10,000 00
of Marlborough, Mass., 4s, ...	1,000	1,030 00	1,000 00
of Montague, Mass., 4s, ...	10,000	10,150 00	10,000 00
of North Easton (Village Dis- trict), Mass., 4s, ...	15,000	15,450 00	15,000 00
of Randolph, Mass., 4s, ...	15,000	15,450 00	15,000 00
of Stoughton, Mass., 4s, ...	8,000	9,200 00	8,000 00
	\$96,000	\$99,970 00	\$94,960 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Traders' Nat'l Bank, Boston,	\$3,000	\$3,180 00	\$2,880 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,410 00	2,375 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,912 50	2,700 00
25	Market National Bank, Boston,	2,500	2,500 00	2,300 00
20	National Eagle Bank, Boston,	2,000	2,160 00	2,180 00
25	New England N'l B'k, Boston,	2,500	4,256 25	3,325 00
57	National Revere Bank, Boston,	5,700	7,424 25	6,726 00
78	Everett National Bank, Boston,	7,800	8,424 00	8,658 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,562 50	5,800 00
25	Hamilton Nat'l Bank, Boston,	2,500	3,050 00	2,950 00
90	North National Bank, Boston,	9,000	12,960 00	10,485 00
25	Atlas National Bank, Boston,	2,500	2,900 00	2,878 13
25	Atlantic Nat'l Bank, Boston,	2,500	3,531 25	3,750 00
25	State National Bank, Boston, .	2,500	3,137 50	2,693 75
25	National City Bank, Boston, .	2,500	2,500 00	2,765 63
25	Manufacturers' N'l B'k, Boston,	2,500	2,681 25	2,375 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,500 00	5,500 00
38	Bristol Co. N'l Bank, Taunton,	3,800	5,320 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	1,001 00	920 50
75	Neponset Nat'l Bank, Canton,	7,500	9,750 00	8,100 00
100	First National Bank, Easton, .	10,000	14,000 00	10,500 00
66	National City Bank, Lynn, .	6,600	14,850 00	9,578 25
38	N'l B'k of Redemption, Boston,	3,800	5,348 50	4,789 00
		\$94,900	\$127,359 00	\$108,789 26

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$32,240 00	\$31,000 00
Old Colony R.R. 4½s, . . .	1,000	1,090 00	1,000 00
Old Colony R.R. 4s, . . .	5,000	5,450 00	5,000 00
Fitchburg R.R. 5s, . . .	5,000	5,425 00	5,000 00
Fitchburg R.R. 4s, . . .	10,000	9,600 00	9,592 22
	\$52,000	\$53,805 00	\$51,592 22

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,805 16	2½ per cent.	\$189,980 00	5 per cent.	\$1,600 00	6½ per cent.
47,000 00	4½ “	51,900 00	5½ “	900 00	7 “
10,000 00	4¾ “	168,492 00	6 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,037 67
Assessed value of the same, ...	3,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 169	
Aggregate amount of the same, ...	185,172 00
Total number of loans upon real estate, ...	191
Amount of investments from which no income is received, ...	500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	33,941 01
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	12,697 47
year ending Oct. 31, 1890, ... } 2 per cent., {	13,173 44
Number of accounts opened during the year ending Oct. 31, 1890, ...	281
Number of accounts closed during the year ending Oct. 31, 1890, ...	169
Total number of open accounts Oct. 31, 1890, ...	2,045
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,235 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	141,269 15
Number of same, ...	1,612
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	109,673 91
Number of same, ...	859
Date of examination by commissioner: March 25.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, SS.

Nov. 4, 1890.

Personally appeared Chester R. Field, Treasurer of the North Easton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

BRISTOL, SS.

Nov. 4, 1890.

Personally appeared Fred'k L. Ames, President, and Cyrus Lothrop, Oakes A. Ames, George K. Davis, Edwin W. Gilmore and Oliver Ames, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. W. KENNEDY, *Justice of the Peace.*

NORTH END SAVINGS BANK — BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.*

HERBERT C. WELLS, *Treasurer.*

WM. C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS L. JENKS,

CLINTON VILES,

INCREASE E. NOYES,

NATHANIEL J. RUST,

WM. ROBINSON,

WM. G. SHILLABER,

A. J. TAYLOR,

FRED'K B. TAYLOR.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits only,
until 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$42,000 00	Deposits, ...	\$1,064,756 77
Bank stock as per schedule, .	122,944 76	Guaranty fund, .	21,372 00
Loans on bank stock, ...	40,655 00	Interest account, .	24,134 76
Railroad bonds as per schedule, .	61,000 00		
Loans on real estate, ...	539,073 00		
Loans on personal security, .	263,750 00		
Loans to counties, cities or towns			
(notes), ...	6,000 00		
Deposits in banks, on interest, .	29,900 00		
Expense account, ...	1,923 41		
Premium account, ...	1,959 00		
Cash on hand, ...	1,058 36		
	<u>\$1,110,263 53</u>		<u>\$1,110,263 53</u>

Cash on Deposit in Banks, amount in each : —

National Security Bank, Boston, ...	\$7,900 00
Metropolitan National Bank, Boston, ...	19,000 00
Mechanics' National Bank, Boston, ...	3,000 00

Loans on Bank Stock, amount on each : —

On 10 shares Windham County National Bank, Brooklyn, Conn., ...	\$500 00
On 1 share National Bank of South Reading, Wakefield, ...	} 200 00
On 1 share Washington National Bank, Boston, ...	

On 100 shares National Bank of Methuen, Methuen, ...	\$10,000 00
On 3 shares Central National Bank, Boston, ...	300 00
On 100 shares Essex National Bank, Haverhill, ...	10,000 00
On 100 shares Essex National Bank, Haverhill, ...	10,000 00
On 50 shares Traders' National Bank, Boston, ...	3,750 00
On 63 shares Traders' National Bank, Boston, ...	5,000 00
On 2 shares Atlas National Bank, Boston, ...	185 00
On 5 shares Manufacturers' National Bank, Boston, ...	200 00
On 1 share National City Bank, Boston, ...	80 00
On 5 shares Suffolk National Bank, Boston, ...	440 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass., 4s, ...	\$10,000	\$10,000 00	\$10,000 00
City of Des Moines, Ia., 5s, ...	15,000	15,150 00	15,000 00
of East Saginaw, Mich., 6s, ...	15,000	15,300 00	15,000 00
of Gardner, Me., 4s, ...	2,000	2,000 00	2,000 00
	\$42,000	\$42,450 00	\$42,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas National Bank, Boston, ...	\$5,400	\$6,264 00	\$6,287 50
24	Boston Nat'l Bank, Boston, ...	2,400	2,874 00	2,892 50
66	Nat'l City Bank, Boston, ...	6,600	6,600 00	7,394 62
25	N'l B'k of Commerce, Boston, ...	2,500	3,425 00	3,111 87
5	National Bank of the Com- monwealth, Boston, ...	500	850 00	660 00
85	National Eagle Bank, Boston, ...	8,500	9,180 00	9,577 25
38	Eliot National Bank, Boston, ...	3,800	5,092 00	4,504 37
20	Everett Nat'l Bank, Boston, ...	2,000	2,160 00	2,000 00
2	Faneuil Hall N'l B'k, Boston, ...	200	286 50	270 50
20	First National Bank, Boston, ...	2,000	5,090 00	3,970 00
44	Freeman's N'l Bank, Boston, ...	4,400	4,713 50	4,411 00
25	Globe National Bank, Boston, ...	2,500	2,500 00	2,502 25
10	N'l Hide & Leather B'k, Boston, ...	1,000	1,300 00	1,197 50
24	Howard Nat'l Bank, Boston, ...	2,400	2,670 00	2,775 00
88	Market National Bank, Boston, ...	8,800	8,800 00	8,994 24
20	Massachusetts N'l B'k, Boston, ...	2,000	2,155 00	2,011 25
14	Merchants' N'l Bank, Boston, ...	1,400	2,131 50	2,040 50
75	Metropolitan N'l B'k, Boston, ...	7,500	7,500 00	8,210 00
11	New England N'l B'k, Boston, ...	1,100	1,872 75	1,614 25
52	North Nat'l Bank, Boston, ...	5,200	7,488 00	7,030 50
2	Old Boston N'l Bank, Boston, ...	200	240 50	243 62
4	National Bank of Redemption, Boston, ...	400	563 00	501 00
34	Nat'l Revere Bank, Boston, ...	3,400	4,428 50	4,390 12

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Second National Bank, Boston,	\$2,500	\$4,875 00	\$4,005 50
37	Shawmut Nat'l Bank, Boston,	3,700	4,856 25	4,517 50
46	Shoe & Leather N'l B'k, Boston,	4,600	4,508 00	5,805 00
10	State National Bank, Boston,	1,000	1,255 00	1,237 50
18	Suffolk Nat'l Bank, Boston, .	1,800	2,027 25	2,137 25
25	Traders' Nat'l Bank, Boston. .	2,500	2,650 00	3,237 76
50	Third National Bank, Boston, .	5,000	6,012 50	5,121 99
26	Tremont Nat'l Bank, Boston,	2,600	3,029 00	3,360 25
6	National Union Bank, Boston,	600	858 00	847 50
3	Nat'l Webster Bank, Boston, .	300	306 00	317 25
50	First National Bank, Chelsea,	5,000	6,237 50	5,767 42
		\$103,800	\$124,798 75	\$122,944 76

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$20,000	\$21,300 00	\$20,000 00
Fitchburg R R 4½s, ...	21,000	21,210 00	21,000 00
Fitchburg R.R. 5s, ...	20,000	21,800 00	20,000 00
	\$61,000	\$64,310 00	\$61,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,900 00	3 per cent.	\$536,850 00	5 per cent.	\$160,628 00	6 per cent.
4,500 00	3 ⁹ / ₁₀ "	25,000 00	5½ "	9,450 00	7 "
1,500 00	4 ¹ / ₂ "	70,550 00	5½ "	11,000 00	8 "
30,000 00	4 ³ / ₄ "				

Number of loans which are of an amount not exceeding \$3,000 each, . 162
 Aggregate amount of the same, ... \$242,623 00
 Total number of loans upon real estate, ... 213
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 50,032 78
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 16,278 75
 year ending Oct. 31, 1890, ... } 2 per cent., { 17,647 67

Number of accounts opened during the year ending Oct. 31, 1890,	958
Number of accounts closed during the year ending Oct. 31, 1890,	484
Total number of open accounts Oct. 31, 1890,	3,714
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	\$5,860 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	511,007 67
Number of same,	5,666
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	390,556 20
Number of same,	3,827
Date of examination by commissioner: January 16.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 12, 1890.

Personally appeared Herbert C. Wells, Treasurer of the North End Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WM. C. WILLIAMSON, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 12, 1890.

Personally appeared Thomas Jenks, President, and Clinton Viles, Wm. Robinson, Increase E. Noyes, A. J. Taylor and Wm. G. Shillaber, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WM. C. WILLIAMSON, *Justice of the Peace.*

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 27.

BENJ. H. HARTWELL, *President.*

H. E. SPAULDING, *Treasurer.*

JAMES R. GRAY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJ. H. HARTWELL,

L. J. SPAULDING,

ANDREW ATWOOD,

EDWIN L. WHITE,

ALFRED PAGE.

Open for business every business day, 9 to 11 A.M., 12.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . . .	\$17,445 00	Deposits, ...	\$194,125 08
Loans on bank stock, ...	2,000 00	Guaranty fund, ...	2,000 00
Railroad bonds as per schedule, ...	16,883 61	Interest account, ...	1,693 57
Loans on real estate, ...	108,952 40	Earnings undivided, ...	500 00
Loans on personal security, ...	41,900 19		
Loans to counties, cities or towns (notes), ...	6,600 00		
Deposit in bank, on interest, ...	4,000 00		
Deposit in bank, not on interest, ...	504 37		
Expense account, ...	33 08		
	<u>\$198,318 65</u>		<u>\$198,318 65</u>

Cash on Deposit in Bank :—

First National Bank, Ayer, ... \$4,504 37

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Winchendon, ... \$1,000 00

On 13 shares First National Bank, Ayer, ... 1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First National Bank, Ayer, .	\$2,500	\$2,750 00	\$2,655 00
10	Blackstone N'l Bank, Boston, .	1,000	1,120 00	1,140 00
15	Continental N'l Bank, Boston,	1,500	1,905 00	1,911 25
10	Commercial N'l Bank, Boston,	1,000	950 00	970 00
10	Eliot National Bank, Boston, .	1,000	1,340 00	1,355 00
15	Howard Nat'l Bank, Boston, .	1,500	1,680 00	1,686 25
20	N'l Hide & Leather B'k, Boston,	2,000	2,600 00	2,540 00
5	People's Nat'l Bank, Boston, .	500	850 00	850 00
10	State National Bank, Boston, .	1,000	1,255 00	1,277 50
20	Prescott Nat'l Bank, Lowell, .	2,000	3,060 00	3,060 00
		\$14,000	\$17,510 00	\$17,445 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	\$3,000	\$3,030 00	\$3,000 00
Fitchburg R.R. 5s, ...	13,000	13,940 00	13,883 61
	\$16,000	\$16,970 00	\$16,883 61

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,000 00	2 per cent.	\$24,200 00	5½ per cent.	\$100 00	7 per cent.
61,200 00	5 “	73,952 59	6 “		

Number of loans which are of an amount not exceeding \$3,000 each, . 113
Aggregate amount of the same, ... \$117,186 99
Total number of loans upon real estate, ... 97
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 7,990 97
Times for the dividends fixed by the by-laws: January 5 and July 5.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 2,471 37
year ending Oct. 31, 1890, ... } 2 per cent., { 2,862 56
Number of accounts opened during the year ending Oct. 31, 1890, . 380
Number of accounts closed during the year ending Oct. 31, 1890, . 169

Total number of open accounts Oct. 31, 1890, ...	1,067	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		\$569 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		98,483 74
Number of same, ...	1,369	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		49,594 40
Number of same, ...	582	
Date of examination by commissioner: February 6.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 20, 1890.

Personally appeared H. E. Spaulding, Treasurer of the North Middlesex Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WARREN H. ATWOOD, *Justice of the Peace.*

MIDDLESEX, SS.

Nov 20, 1890.

Personally appeared Benj. H. Hartwell, President, and Andrew Atwood, Levi Wallace, James R. Gray, Alfred Page and C. C. Bennett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WARREN H. ATWOOD, *Justice of the Peace.*

ORANGE SAVINGS BANK—ORANGE.

Incorporated March 30, 1871. Present number of corporators, 112.

JOHN W. WHEELER, *President.*

WARREN M. KING, *Treasurer.*

WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. A. WHIPPLE, F. L. WATERS,

C. A. TOWNE, A. J. FISHER,

W. M. KING.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$29,000 00	Deposits, . . .	\$643,223 97
Bank stock as per schedule, .	39,900 00	Guaranty fund, .	13,900 00
Loans on bank stock, . . .	3,300 00	Interest account, .	2,469 42
Railroad bonds as per schedule, .	39,000 00	Profit and loss account, . . .	11,630 23
Loans on real estate, . . .	436,394 70		
Loans on personal security, . .	83,240 00		
Loans to counties, cities or towns (notes), ...	14,003 60		
Deposit in bank, on interest, .	25,800 00		
Expense account, ...	444 72		
Cash on hand, ...	140 60		
	\$671,223 62		\$671,223 62

Cash on Deposit in Bank :—

Orange National Bank, Orange, ... \$25,800 00

Loans on Bank Stock, amount on each :—

On 19 shares Orange National Bank, Orange, ...	\$1,700 00
On 9 shares Winchester National Bank, Winchester, N. H., ...	600 00
On 6 shares Shelburne Falls National Bank, Shelburne Falls, ...	1,000 00
On 4 shares Ware National Bank, Ware, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 5s, . .	\$5,000	\$5,850 00	\$5,000 00
of Gardiner, Me., 4s, ...	6,000	6,150 00	6,000 00
of Lynn, Mass., 6s, ...	3,000	3,360 00	3,000 00
of Manchester, N. H., 4s, . . .	15,000	15,540 00	15,000 00
	<u>\$29,000</u>	<u>\$30,900 00</u>	<u>\$29,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston,	\$1,500	\$1,740 00	\$1,500 00
5	Boylston Nat'l Bank, Boston,	500	595 00	500 00
3	Central Nat'l Bank, Boston, .	300	417 00	300 00
65	Eliot National Bank, Boston, .	6,500	8,710 00	7,700 00
4	Everett Nat'l Bank, Boston, .	400	440 00	400 00
20	First Ward N'l Bank, Boston,	2,000	2,620 00	2,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,160 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	650 00	500 00
11	N'l B'k of No America, Boston,	1,100	1,397 00	1,100 00
25	Nat'l Webster Bank, Boston, .	2,500	2,550 00	2,500 00
10	North National Bank, Boston,	1,000	1,440 00	1,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	3,480 00	3,000 00
10	First National Bank, Chelsea,	1,000	1,280 00	1,000 00
33	Franklin County Nat'l Bank, Greenfield, ...	3,300	3,300 00	3,300 00
100	Orange Nat'l Bank, Orange, .	10,000	13,500 00	10,000 00
10	Nat'l Nat'l Bank, Springfield,	1,000	1,400 00	1,300 00
10	Third Nat'l Bank, Springfield,	1,000	1,800 00	1,500 00
3	Union Market National Bank, Watertown, ...	300	420 00	300 00
		<u>\$37,900</u>	<u>\$47,899 00</u>	<u>\$39,900 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R 6s, ...	\$10,000	\$11,000 00	\$10,000 00
Conn & Passumpsic Rivers R.R 7s,	10,000	10,500 00	10,000 00
Fitchburg R R. 5s, ...	18,000	19,420 00	18,000 00
Old Colony R R. 6s, ...	1,000	1,130 00	1,000 00
	<u>\$39,000</u>	<u>\$42,050 00</u>	<u>\$39,000 00</u>

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,800 00	2 per cent.	\$393,143 50	5 per cent.	\$20,000 00	5¼ per cent.
6,953 60	4 “	61,375 00	5½ “	43,416 20	6 “
12,050 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, . 249
Aggregate amount of the same, ... \$220,738 30
Total number of loans upon real estate, ... 254
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 32,157 35
Times for the dividends fixed by the by-laws: February 1 and August 1.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 11,062 19
year ending Oct. 31, 1890, ... } 2 per cent., { 11,753 78
Number of accounts opened during the year ending Oct. 31, 1890, . 503
Number of accounts closed during the year ending Oct. 31, 1890, . 314
Total number of open accounts Oct. 31, 1890, ... 2,726
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu-
sive of taxes), ... 1,658 53
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1890, ... 169,205 23
Number of same, ... 2,516
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1890, ... 125,904 28
Number of same, ... 1,518
Date of examination by commissioner: March 25.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS. ORANGE, Nov. 10, 1890.
Personally appeared Warren M. King, Treasurer of the Orange Savings Bank, and made
oath that the foregoing statement, by him subscribed, is a true and correct statement of
all the resources and liabilities of said institution, and that the answers made by him to
the foregoing interrogatories contain the whole truth in reference to the matters to which
they relate, according to his best knowledge and belief.

Before me, GEORGE W. ANDREWS, Justice of the Peace.

FRANKLIN, SS. ORANGE, Nov 10, 1890.
Personally appeared John W. Wheeler, President, and G. A. Whipple, Levi Kilburn,
T. E. Bridge, R. D. Chase, A. J. Fisher and C. A. Towne, trustees of said corporation,
and severally made oath that the annexed report is correct, according to their best
knowledge and belief.

Before me, GEORGE W. ANDREWS, Justice of the Peace.

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 49.

C. L. GARDNER, *President.* L. E. MOORE, *Treasurer.*
S. S. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ENOS CALKINS, GEORGE MOOERS,
CHAS. L. GARDNER, HENRY G. LOOMIS,
T. D. POTTER.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$30,000 00	Deposits, . . .	\$985,382 35
Bank stock as per schedule, .	47,673 75	Guaranty fund, .	24,500 00
Loan on bank stock, . . .	1,400 00	Interest account, .	1,824 95
Railroad bonds as per schedule, .	68,000 00	Profit and loss ac-	
Real estate (for banking pur-		count, . . .	7,996 36
poses), ...	16,500 00		
Loans on real estate, ...	594,256 30		
Loans on personal security, .	234,668 91		
Loans to counties, cities or towns			
(notes), ...	18,077 81		
Loans on depositors' books, .	1,363 46		
Deposit in bank, on interest, .	6,000 00		
Expense account, ...	984 26		
Real estate, rent and expense			
account, ...	365 22		
Cash on hand, ...	413 95		
	\$1,019,703 66		\$1,019,703 66

Cash on Deposit in Bank :—
Palmer National Bank, Palmer, ... \$6,000 00

Loan on Bank Stock :—
On 14 shares Palmer National Bank, Palmer, ... \$1,400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Ct., 3½s, . .	\$10,000	\$10,000 00	\$10,000 00
of Lynn, Mass., 3½s, ...	10,000	10,000 00	10,000 00
of Malden, Mass., 4s, ...	10,000	10,450 00	10,000 00
	<u>\$30,000</u>	<u>\$30,450 00</u>	<u>\$30,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
23	N'l B'k of Commerce, Boston,	\$2,300	\$3,151 00	\$2,835 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	6,250 00
10	N'l B'k of No. America, Boston,	1,000	1,275 00	1,000 00
25	State National Bank, Boston, .	2,500	3,125 00	2,925 00
20	Suffolk Nat'l Bank, Boston, . .	2,000	2,400 00	2,200 00
10	Brockton N'l Bank, Brockton,	1,000	1,150 00	1,000 00
33	Monson Nat'l Bank, Monson, . .	3,300	4,950 00	4,125 00
113	Palmer Nat'l Bank, Palmer, . .	11,300	17,950 00	13,450 00
51	Agawam N'l B'k, Springfield,	5,100	5,865 00	6,375 00
50	Chapin N'l Bank, Springfield,	5,000	7,250 00	6,350 00
55	Stafford Nat'l Bank, Stafford Springs, Ct., ...	5,500	288 75	288 75
7	Ware National Bank, Ware, . .	700	840 00	875 00
		<u>\$44,700</u>	<u>\$54,944 75</u>	<u>\$47,673 75</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$10,000	\$10,275 00	\$10,000 00
Boston & Maine R.R. 4s, ...	18,000	18,360 00	18,000 00
Eastern R.R. 6s, ...	10,000	12,400 00	10,000 00
Fitchburg R.R. 4s, ...	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s, ...	10,000	11,000 00	10,000 00
	<u>\$68,000</u>	<u>\$72,035 00</u>	<u>\$68,000 00</u>

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,000 00	2½ per cent.	\$418,221 41	5 per cent.	\$1,595 00	6½ per cent.
14,690 00	4 “	87,912 00	5½ “	700 00	7 “
3,500 00	4½ “	323,148 07	6 “		

Amount invested in real estate for banking purposes, ...	\$16,500 00
Estimated value of the same, ...	16,500 00
Assessed value of the same, ...	9,250 00
Net income received from same during year ending Oct. 31, 1890, . .	762 76
Number of loans which are of an amount not exceeding \$3,000 each, 423	
Aggregate amount of the same, ...	457,423 32
Total number of loans upon real estate, ...	357
Amount of investments from which no income is received, ...	288 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	50,614 46
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	18,662 23
year ending Oct. 31, 1890, ... } 2 per cent., {	18,901 87
Number of accounts opened during the year ending Oct. 31, 1890, . .	540
Number of accounts closed during the year ending Oct. 31, 1890, . .	504
Total number of open accounts Oct. 31, 1890, ...	2,930
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,484 04
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	209,902 35
Number of same, ...	2,431
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	236,273 21
Number of same, ...	1,681
Date of examination by commissioner: March 3.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 15, 1890.

Personally appeared L. E. Moore, Treasurer of the Palmer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WILLIAM W. LEACH, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 15, 1890.

Personally appeared C. L. Gardner, President, and E. Calkins, G. Mooers, T. D. Potter, C. B. Fisk and H. G. Loomis, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WILLIAM W. LEACH, *Justice of the Peace.*

PEOPLE'S SAVINGS BANK — HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 50.

WILLIAM SKINNER, *President.*

F. H. CHAMBERLIN, *Treasurer.*

A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM SKINNER,

E. P. CLARK,

JAMES H. NEWTON,

E. L. MUNN,

JOHN TILLEY.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, ...	\$5,000 00	Deposits, ...	\$302,711 70
Loans on bank stock, ...	9,800 00	Guaranty fund, ...	3,706 37
Loan on railroad stock, ...	2,600 00	Interest account, ...	2,017 79
Loans on real estate, ...	214,898 00		
Loans on personal security, ...	63,278 50		
Deposit in bank, on interest, ...	12,382 22		
Cash on hand, ...	477 14		
	\$308,435 86		\$308,435 86

Cash on Deposit in Bank : —

Home National Bank, Holyoke, ... \$12,382 22

Loans on Bank Stock, amount on each : —

On 24 shares Franklin County National Bank, Greenfield, ...	\$2,000 00
On 10 shares First National Bank, Springfield, ...	} 1,300 00
On 3 shares Agawam National Bank, Springfield, ...	
On 5 shares Third National Bank, Springfield, ...	} 1,100 00
On 20 shares Home National Bank, Holyoke, ...	
On 10 shares Home National Bank, Holyoke, ...	600 00
On 20 shares Home National Bank, Holyoke, ...	1,000 00

On 11 shares Home National Bank, Holyoke, ...	\$800 00
On 20 shares Home National Bank, Holyoke, ...	1,700 00
On 20 shares Quinsigamond National Bank, Worcester, ...	1,300 00

Loan on Railroad Stock : —

On 14 shares New York, New Haven & Hartford R.R., ...	} \$2,600 00
On 12 shares Connecticut River R.R., ...	

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Home Nat'l Bank, Holyoke, .	\$5,000	\$5,750 00	\$5,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,382 22 267,226 50	4 per cent. 5 "	\$22,400 00	5½ per cent.	\$950 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, ...	87
Aggregate amount of the same, ...	\$132,923 00
Total number of loans upon real estate, ...	79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	12,888 95
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 2 per cent., { 4,521 14 5,095 32
Number of accounts opened during the year ending Oct. 31, 1890, ...	341
Number of accounts closed during the year ending Oct. 31, 1890, ...	204
Total number of open accounts Oct. 31, 1890, ...	917
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,043 54
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	125,709 33
Number of same, ...	1,899
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	93,603 07
Number of same, ...	808
Date of examination by commissioner: April 4.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 18, 1890.

Personally appeared F. H. Chamberlin, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. L. GREEN, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 18, 1890.

Personally appeared William Skinner, President, and E. F. Munn, J. C. Hubbard, James Ramage, E. P. Clark and John Tilley, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. L. GREEN, *Justice of the Peace.*

PEOPLE'S SAVINGS BANK—WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 200.

SAM'L R. HEYWOOD, *President.*

CHAS. M. BENT, *Treasurer.*

FRED'K J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAM'L R. HEYWOOD,	CALVIN FOSTER,
AUGUSTUS N. CURRIER,	THOS. M. ROGERS,
WARREN WILLIAMS,	SAM'L D. NYE,
EDWIN T. MARBLE.	

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M., 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$626,684 00	Deposits, ...	\$5,562,664 06
Bank stock as per schedule, .	625,187 00	Guaranty fund, . . .	161,825 71
Loans on bank stock, ...	10,775 00	Interest account, . . .	70,163 11
Railroad bonds as per schedule,	659,996 00	Profit and loss ac-	
Loan on railroad bonds, ...	800 00	count, ...	3,681 83
Loans on railroad stocks, ...	7,275 00	Suspense account, . . .	355 05
Real estate (for banking pur-			
poses), ...	87,500 00		
Loans on real estate, ...	2,512,044 16		
Loans on personal security, . . .	1,154,067 27		
Loans to counties, cities or towns			
(notes), ...	55,200 00		
Loans on depositors' books, . . .	485 00		
Deposits in banks, on interest, . .	46,250 67		
Deposit in bank, not on interest, .	5,000 00		
Expense account, ...	2,875 28		
Rent account, ...	196 52		
Cash on hand, ...	4,353 86		
	<u>\$5,798,689 76</u>		<u>\$5,798,689 76</u>

Cash on Deposit in Banks, amount in each :—

Central National Bank, Worcester, ...	\$25,076 60
National Bank of the Republic, Boston, ...	26,174 07

Loans on Bank Stock, amount on each:—

On 5 shares Chicopee National Bank, Springfield, ...	}	\$2,000 00
On 5 shares Hadley Falls National Bank, Holyoke, ...		
On 10 shares Crocker National Bank, Turner's Falls, ...		
On 11 shares Hadley Falls National Bank, Holyoke, ...	}	3,400 00
On 5 shares Chicopee National Bank, Springfield, ...		
On 1 share Hampshire County National Bank, Northampton, ...		
On 7 shares First National Bank, Northampton, ...	}	4,000 00
On 10 shares Crocker National Bank, Turner's Falls, ...		
On 50 shares First National Bank, Westborough, ...		
On 15 shares Millbury National Bank, Millbury, ...		1,375 00

Loan on Railroad Bonds:—

On \$1,000 Leeds and Farmington R.R. 6s, ...	\$800 00
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Loans on Railroad Stock, amount on each:—

On 12 shares New York, New Haven & Hartford R.R.,	.	.	.	.		\$400 00
On 22 shares Boston & Albany R.R.,	.	.	.	.	.	} 6,875 00
On 20 shares Providence & Worcester R.R.,*	.	.	.	.	.	

* This security was legal when loan was made.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s, ...	\$13,000 00	\$13,812 50	\$13,000 00
of Beverly, Mass., 4s, ...	10,000 00	10,700 00	10,270 00
City of Boston, Mass., 4s, ...	100,000 00	103,750 00	103,500 00
of Cleveland, Ohio, 6s, ...	14,000 00	15,260 00	15,168 00
of Columbus, Ohio, 4s, ...	35,000 00	36,312 50	36,292 00*
Dalton, Mass., Fire District 4s, ...	20,000 00	21,150 00	20,541 00
City of Dover, N. H., 6s, ...	3,000 00	3,225 00	3,150 00
Town of Holbrook, Mass., 4s, ...	30,000 00	31,350 00	31,320 00
City of Indianapolis, Ind., 7 $\frac{3}{10}$ s, ...	7,000 00	7,630 00	7,566 00
of Indianapolis, Ind., 8s, ...	16,000 00	17,600 00	17,780 00
of Lewiston, Me., 4s, ...	1,500 00	1,500 00	1,500 00
of Milwaukee, Wis., 4s, ...	100,000 00	102,000 00	100,545 00
of Norwich, Conn., 5s, ...	19,000 00	22,272 50	21,848 00
of Peoria, Ill., 4s, ...	12,000 00	12,240 00	12,000 00
of Portsmouth, N. H., 4s, ...	5,000 00	5,025 00	5,000 00*
of Providence, R.I., 5s, ...	9,000 00	10,080 00	10,000 00
of Scranton, Pa., 5s, ...	5,000 00	5,450 00	5,312 00
of Scranton, Pa., 6s, ...	6,000 00	6,765 00	6,671 00
of Scranton, Pa., 7s, ...	10,000 00	10,800 00	10,739 00
of Springfield, Ohio, 6s, ...	10,332 80	11,417 74	10,744 00
of Springfield, Ohio, 5s, ...	12,000 00	12,780 00	12,408 00
Town of Westborough, Mass., 5s, ...	2,000 00	2,425 00	2,175 00
City of Worcester, Mass., 4s, ...	100,000 00	107,000 00	103,780 00
of Worcester, Mass., 6s, ...	63,000 00	65,520 00	65,375 00
	\$602,832 80	\$636,065 24	\$626,684 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$11,600 00	\$11,500 00
100	Atlantic Nat'l Bank, Boston, .	10,000	14,125 00	13,300 00
114	Blackstone N'l Bank, Boston, .	11,400	12,796 50	12,422 75
30	Boston Nat'l Bank, Boston, .	3,000	3,592 50	3,441 00
74	N'l B'k of Commerce, Boston, .	7,400	10,138 00	8,765 00
72	Columbian N'l Bank, Boston, .	7,200	8,658 00	8,675 00
50	Continental Nat'l B'k, Boston, .	5,000	6,375 00	5,812 00
130	National Eagle Bank, Boston, .	13,000	14,040 00	13,650 00
161	Eliot National Bank, Boston, .	16,100	21,574 00	19,892 00
44	Everett Nat'l Bank, Boston, .	4,400	4,840 00	4,400 00
189	National City Bank, Boston, .	18,900	19,230 75	20,323 00
46	Nat'l Exchange Bank, Boston, .	4,600	6,164 00	5,137 00
238	Freeman's Nat'l Bank, Boston, .	23,800	25,525 50	26,720 00
217	Globe National Bank, Boston, .	21,700	21,700 00	21,700 00
62	Hamilton N'l Bank, Boston, .	6,200	7,564 00	7,569 00
152	N'l Hide & Leather B'k, Boston, .	15,200	19,760 00	17,802 00
149	Manufacturers' N'l B'k, Boston, .	14,900	15,983 25	14,900 00
237	Market National B'k, Boston, .	23,700	23,937 00	23,700 00
70	Merchants' N'l Bank, Boston, .	7,000	10,500 00	9,343 00
10	Mechanics' N'l Bank, Boston, .	1,000	1,400 00	1,250 00
75	N'l B'k of No. America, Boston, .	7,500	9,562 50	7,855 00
58	New England N'l B'k, Boston, .	5,800	9,874 50	8,536 00
185	Old Boston N'l Bank, Boston, .	18,500	22,246 25	21,635 00
149	N'l B'k of Redemption, Boston, .	14,900	20,878 63	19,419 00
293	N'l B'k of the Republic, Boston, .	29,300	49,810 00	38,804 00
2	Nat'l Revere Bank, Boston, .	200	261 00	240 00
56	Second National Bank, Boston, .	5,600	10,920 00	8,600 00
59	Shawmut Nat'l Bank, Boston, .	5,900	7,743 75	7,075 00
228	Shoe & Leather N'l B'k, Boston, .	22,800	22,344 00	23,200 00
47	State National Bank, Boston, .	4,700	5,898 50	5,575 75
92	Suffolk National Bank, Boston, .	9,200	10,361 50	10,208 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,600 00	10,792 50
45	Nat'l Union Bank, Boston, .	4,500	6,435 00	6,165 00
55	Washington N'l Bank, Boston, .	5,500	6,820 00	6,505 00
70	Nat'l Webster Bank, Boston, .	7,000	7,140 00	7,277 00
154	Central N'l Bank, Worcester, .	15,400	22,792 00	22,330 00
82	Citizens' N'l Bank, Worcester, .	8,200	10,496 00	10,004 00
260	City National Bank, Worcester, .	26,000	36,920 00	32,500 00
179	Mechanics' N'l B'k, Worcester, .	17,900	20,048 00	21,420 00
322	Quinsigamond National Bank, Worcester, .	32,200	40,250 00	38,624 00
524	Worcester N'l B'k, Worcester, .	52,400	77,552 00	68,120 00
		\$528,000	\$669,457 13	\$625,187 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$50,000	\$54,375 00	\$54,318 00
Boston & Albany R.R. 6s, ...	35,000	38,500 00	37,828 00
Boston & Lowell R.R. 4½s, ...	25,000	26,875 00	26,249 00
Boston & Lowell R.R. 6s, ...	11,000	12,237 50	11,871 00
Boston & Lowell R.R. 7s, ...	17,500	18,200 00	18,039 00
Boston, Clinton, Fitchburg & New Bedford R R 5s, ...	20,000	23,300 00	22,552 00
Boston, Barre & Gardner R.R. 5s, . .	30,600	31,518 00	31,036 00
Boston, Barre & Gardner R.R. 7s, . .	2,900	3,095 75	3,076 00
Conn. & Passumpsic Rivers R R 7s,	50,000	53,875 00	53,339 00
Eastern R.R. 6s, ...	22,500	28,518 75	27,243 00
Fitchburg R.R. 4½s, ...	25,000	25,750 00	25,000 00
Fitchburg R.R. 5s, ...	40,000	43,500 00	43,988 00
Leeds & Farmington R.R. 6s, ...	26,100	28,840 50	28,486 00
Lowell & Lawrence R R 6s, ...	4,000	4,510 00	4,300 00
Maine Central R.R. 7s, ...	23,700	28,558 50	27,337 00
Nashua & Lowell R.R. 6s, ...	2,000	2,110 00	2,060 00
Nashua & Rochester R.R. 5s, ...	27,000	28,012 50	27,308 00
Old Colony R.R. 4s, ...	70,000	75,412 50	70,000 00
Old Colony R.R. 7s, ...	35,000	38,237 50	38,053 00
Portland & Kennebec R.R. 6s, ...	24,000	26,220 00	25,923 00
Portland & Ogdensburg R R. 6s, . .	5,000	5,875 00	5,862 00
Vermont & Massachusetts R.R. 5s, .	50,000	56,250 00	54,747 00
Vermont Valley R.R. 5s, ...	10,000	11,750 00	11,237 00
Worcester & Nashua R.R. 5s, ...	10,000	10,300 00	10,144 00
	\$616,300	\$675,821 50	\$659,996 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,174 07	2½ per cent.	\$322,956 16	4½ per cent.	\$2,669,588 00	5 per cent.
20,076 60	3 “	97,500 00	4¾ “	53,000 00	5½ “
62,970 06	4 “	358,050 00	4¾ “	29,700 00	5½ “
8,172 21	4¼ “	80,000 00	4¾ “	58,710 00	6 “

Amount invested in real estate for banking purposes, ... \$37,500 00
Estimated value of the same, ... 95,000 00
Assessed value of the same, ... 64,400 00
Net income received from same during year ending Oct. 31, 1890, . . . 1,633 08
Number of loans which are of an amount not exceeding \$3,000 each, 919
Aggregate amount of the same, ... 1,140,587 00
Total number of loans upon real estate, ... 1,153

Amount of investments from which no income is received, ...	\$18,942 27
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	279,527 87
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	102,296 03
year ending Oct. 31, 1890, ... } 2 per cent., {	104,963 10
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,165
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,811
Total number of open accounts Oct. 31, 1890, ...	13,444
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	13,013 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	945,726 75
Number of same, ...	12,435
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	944,393 16
Number of same, ...	9,658
Date of examination by commissioner: April 8.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 3, 1890.

Personally appeared C. M. Bent, Treasurer of the People's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED. W. WHITE, *Justice of the Peace.*

WORCESTER, SS.

Nov. 3, 1890.

Personally appeared Sam'l R. Heywood, President, and Calvin Foster, Augustus N. Currier, Thos. M. Rogers, Warren Williams, Sam'l D. Nye, Edwin T. Marble and Fred'k J. Barnard, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED. W. WHITE, *Justice of the Peace.*

PLYMOUTH SAVINGS BANK — PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 43.

WILLIAM H. NELSON, *President.*

JOHN J. RUSSELL, *Treasurer.*

JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. H. NELSON,

WM. S. DANFORTH,

CHARLES S. DAVIS,

CHARLES B. STODDARD,

JAMES D. THURBER.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$241,000 00	Deposits, ...	\$2,118,254 36
Bank stock as per schedule, .	420,453 00	Guaranty fund, ...	110,000 00
Loans on bank stock, ...	5,500 00	Interest account, ...	43,658 17
Railroad bonds as per schedule, .	205,000 00	Profit and loss account, ...	18,957 89
Loan on railroad stock, ...	6,000 00	Suspense account, ...	51 00
Railroad notes, ...	100,000 00		
Real estate (for banking purposes), ...	39,795 57		
Real estate by foreclosure, ...	11,438 15		
Loans on real estate, ...	536,938 00		
Loans on personal security, ...	603,612 50		
Loans to counties, cities or towns (notes), ...	105,500 00		
Deposits in banks, on interest, ...	14,172 52		
Cash on hand, ...	1,511 68		
	\$2,290,921 42		\$2,290,921 42

Cash on Deposit in Banks, amount in each : —

Old Colony National Bank, Plymouth, ...	\$6,321 57
Plymouth National Bank, Plymouth, ...	7,531 04
National Bank of the Commonwealth, Boston, ...	319 91

Loans on Bank Stock, amount on each : —

On 17 shares Old Colony National Bank, Plymouth, ...	\$1,700 00
On 9 shares Old Colony National Bank, Plymouth, ...	900 00
On 13 shares Plymouth National Bank, Plymouth, ...	1,300 00
On 13 shares Plymouth National Bank, Plymouth, ...	1,600 00
On 3 shares Old Colony National Bank, Plymouth, ...	

Loan on Railroad Stock : —

On 50 shares Old Colony R.R., ...	\$6,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, ...	\$6,000	\$7,320 00	\$6,000 00
of Brockton, Mass, 4s, ...	16,000	16,320 00	16,000 00
Town of Brookline, Mass, 4s, ...	10,000	10,000 00	10,000 00
City of Fall River, Mass., 6s, ...	10,000	12,200 00	10,000 00
of Hartford, Conn., 6s, ...	5,000	5,200 00	5,000 00
of Holyoke, Mass, 6s, ...	50,000	59,000 00	50,000 00
of Lawrence, Mass., 6s, ...	30,000	31,800 00	30,000 00
of Lynn, Mass., 6s, ...	13,000	14,000 00	13,000 00
of New London, Conn, 7s, ...	50,000	62,500 00	50,000 00
of New Bedford, Mass, 7s, ...	10,000	13,400 00	10,000 00
of Salem, Mass, 6s, ...	10,000	10,600 00	10,000 00
Town of West Springfield, Mass, 5s,	25,000	27,000 00	25,000 00
State of Rhode Island 6s, ...	6,000	6,420 00	6,000 00
	\$241,000	\$275,760 00	\$241,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	\$700	\$700 00	\$687 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,781 00	4,100 00
234	Atlas National Bank, Boston, .	23,400	27,144 00	23,400 00
48	Blackstone N'l Bank, Boston,	4,800	5,376 00	3,712 00
139	Boston Nat'l Bank, Boston, .	13,900	16,541 00	12,788 00
70	Boylston Nat'l Bank, Boston,	7,000	9,590 00	7,000 00
84	National City Bank, Boston, .	8,400	8,400 00	8,400 00
42	Columbian N'l Bank, Boston,	4,200	5,040 00	4,200 00
108	N'l B'k of Commerce, Boston,	10,800	14,796 00	9,180 00
100	N'l B'k of the Commonwealth, Boston, ...	10,000	17,000 00	8,500 00
80	Nat'l Eagle Bank, Boston, .	8,000	8,460 00	8,000 00
106	Nat'l Exchange Bank, Boston,	10,600	14,310 00	10,600 00
100	First Ward N'l Bank, Boston,	10,000	13,100 00	7,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,996 00	2,380 00
29	Globe National Bank, Boston,	2,900	2,900 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	6,466 00	5,300 00
54	Howard Nat'l Bank, Boston, .	5,400	6,048 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,700 00	6,500 00
123	Market Nat'l Bank, Boston, .	12,800	12,800 00	10,240 00
34	Massachusetts N'l B'k, Boston,	8,500	9,095 00	8,500 00
225	Merchants' N'l Bank, Boston,	22,500	34,200 00	22,500 00
86	New England N'l B'k, Boston,	8,600	14,620 00	8,600 00
9	North National Bank, Boston,	900	1,296 00	900 00
120	N'l B'k of No America, Boston,	12,000	15,240 00	10,800 00
55	Old Boston N'l Bank, Boston,	5,500	6,600 00	5,500 00
188	N'l B'k of the Republic, Boston,	18,800	31,208 00	18,800 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Nat'l Revere Bank, Boston, .	\$12,000	\$15,600 00	\$10,800 00
270	Second National Bank, Boston,	27,000	52,650 00	27,000 00
93	Shawmut Nat'l Bank, Boston,	9,300	12,183 00	8,950 00
130	State National Bank, Boston, .	13,000	16,250 00	13,000 00
62	Suffolk Nat'l Bank, Boston, .	6,200	6,944 00	6,200 00
67	Traders' Nat'l Bank, Boston, .	6,700	7,102 00	6,000 00
195	Tremont Nat'l Bank, Boston,	19,500	22,620 00	17,745 00
100	Nat'l Union Bank, Boston, .	10,000	14,300 00	10,000 00
112	Nat'l Webster Bank, Boston, .	11,200	11,424 00	10,080 00
60	Brockton N'l Bank, Brockton,	6,000	6,000 00	6,000 00
100	Home Nat'l Bank, Brockton,	10,000	10,000 00	9,000 00
60	Hingham N'l Bank, Hingham,	4,200	4,200 00	4,200 00
55	Railroad Nat'l Bank, Lowell, .	5,500	7,260 00	4,675 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
184	Plymouth N'l Bank, Plymouth,	18,400	23,000 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	15,000 00	10,000 00
171	Bristol Co. N'l B'k, Taunton,	17,100	25,650 00	17,100 00
		\$444,200	\$590,070 00	\$420,453 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$50,000	\$51,250 00	\$50,000 00
Boston & Maine R.R. 7s, . . .	10,000	10,500 00	10,000 00
Old Colony R.R. 6s, ...	20,000	22,100 00	20,000 00
Old Colony R.R. 4s, ...	13,000	13,780 00	13,000 00
Fitchburg R.R. 4½s, ...	40,000	40,400 00	40,000 00
Fitchburg R.R. 4s, ...	50,000	48,500 00	47,000 00
Salem & Lowell R.R. 6s, ...	25,000	28,250 00	25,000 00
	\$208,000	\$214,780 00	\$205,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,172 52	2½ per cent.	\$65,000 00	4½ per cent.	\$143,498 00	6 per cent.
152,500 00	4 "	230,000 00	4¾ "	6,025 00	6½ "
50 00	4½ "	638,477 50	5 "	9,600 00	7 "
57,200 00	4½ "	55,200 00	5½ "		

Amount invested in real estate for banking purposes, ...	\$39,795 57
Estimated value of the same, ...	40,000 00
Assessed value of the same, ...	40,950 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,268 65
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	11,438 15
Assessed value of the same, ...	23,380 00
Net income received from same during year ending Oct. 31, 1890, . . .	919 26
Number of loans which are of an amount not exceeding \$3,000 each, . 186	
Aggregate amount of the same, ...	210,138 00
Total number of loans upon real estate, ... 225	
Amount of investments from which no income is received, ...	50 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	114,420 98
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	41,381 80
year ending Oct. 31, 1890, ... } 2 per cent., {	41,422 62
Number of accounts opened during the year ending Oct. 31, 1890, . . .	423
Number of accounts closed during the year ending Oct. 31, 1890, . . .	452
Total number of open accounts Oct. 31, 1890, ...	6,065
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	5,727 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	180,860 50
Number of same, ... 2,540	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	260,258 96
Number of same, ... 3,398	
Date of examination by commissioner: August 26.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 11, 1890.

Personally appeared John J. Russell, Treasurer of the Plymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM W. BREWSTER, *Justice of the Peace.*

PLYMOUTH, ss.

PLYMOUTH, Nov. 11, 1890.

Personally appeared William H. Nelson, President, and James D. Thurber, Charles B. Stoddard, Edward B. Hayden, William S. Danforth and Samuel Harlow, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WILLIAM W. BREWSTER, *Justice of the Peace.*

PLYMOUTH FIVE CENT SAVINGS BANK—PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 51.

WILLIAM R. DREW, *President.*

WILLIAM W. BREWSTER, *Treasurer.*

WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ISAAC BREWSTER,

WM. W. BREWSTER,

EVERETT F. SHERMAN,

JOHN CHURCHILL,

WILLARD WOOD.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$109,400 00	Deposits, ...	\$831,422 41
Bank stock as per schedule, .	44,500 00	Guaranty fund, .	27,266 00
Loans on bank stock, ...	4,700 00	Interest account, .	14,444 57
Railroad bonds as per schedule, .	43,000 00	Profit and loss account, ...	12,955 23
Loan on railroad stocks, ...	1,000 00		
Real estate (for banking purposes), ...	6,000 00		
Real estate by foreclosure, ...	6,430 59		
Loans on real estate, ...	350,645 00		
Loans on personal security, ...	262,955 00		
Loans to counties, cities or towns (notes), ...	25,200 00		
Deposits in banks, on interest, .	28,469 62		
Expense account, ...	733 54		
Suspense account, ...	720 11		
Cash on hand, ...	2,334 35		
	<u>\$886,088 21</u>		<u>\$886,088 21</u>

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston, ...	\$8,866 22
Old Colony National Bank, Plymouth, ...	9,721 36
Plymouth National Bank, Plymouth, ...	9,882 04

Loans on Bank Stock, amount on each :—

On 3 shares Plymouth National Bank, Plymouth, ...	\$100 00
On 9 shares Old Colony National Bank, Plymouth, ...	900 00
On 7 shares Merchants' National Bank, Boston, ...	700 00
On 10 shares National City Bank, Boston, ...	3,000 00
On 10 shares Freeman's National Bank, Boston, ...	
On 5 shares New England National Bank, Boston, ...	
On 6 shares Second National Bank, Boston, ...	
On 5 shares State National Bank, Boston, ...	

Loan on Railroad Stock :—

On 10 shares Old Colony R.R., ...	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$2,000	\$2,480 00	\$2,000 00
State of New Hampshire 6s, ...	3,900	4,143 00	3,900 00
City of Bangor, Me., 6s, ...	9,000	10,890 00	9,000 00
of Belfast, Me., 6s, ...	2,000	2,280 00	2,000 00*
of Brockton, Mass., 4s, ...	10,000	10,300 00	10,000 00
of Lawrence, Mass., 6s, ...	5,000	5,300 00	5,000 00
of Lewiston, Me., 6s, ...	3,000	3,600 00	3,000 00
of Manchester, N. H., 6s, ...	500	510 00	500 00
District of Mansfield, Mass., 4s, ...	10,000	9,900 00	10,000 00
Town of Methuen, Mass., 6s, ...	3,000	3,210 00	3,000 00
City of New Bedford, Mass., 7s, ...	10,000	14,300 00	10,000 00
of New London, Conn., 7s, ...	12,000	14,880 00	12,000 00
of Northampton, Mass., 6s, ...	10,000	10,250 00	10,000 00
of Providence, R. I., 5s, ...	1,000	1,110 00	1,000 00
of Springfield, Mass., 6s, ...	5,000	6,300 00	5,000 00
Town of Weymouth, Mass., 4s, ...	15,000	15,450 00	15,000 00
of Whitman, Mass., 4s, ...	8,000	8,240 00	8,000 00
	\$109,400	\$123,143 00	\$109,400 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	\$2,500	\$2,900 00	\$2,500 00
33	Blackstone N'l Bank, Boston,	3,300	3,828 00	3,300 00
15	National City Bank, Boston, .	1,500	1,500 00	1,500 00
8	N'l B'k of Commerce, Boston,	800	1,096 00	800 00
50	N'l B'k of the Commonwealth, Boston, ...	5,000	8,500 00	5,000 00
18	Nat'l Exchange Bank, Boston,	1,800	2,430 00	1,800 00
21	First Ward N'l Bank, Boston,	2,100	2,751 00	2,100 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market National Bank, Boston,	\$2,000	\$2,000 00	\$2,000 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,520 00	1,000 00
25	Metropolitan N'l Bank, Boston,	2,500	2,500 00	2,500 00
6	North National Bank, Boston,	600	864 00	600 00
15	N'l B'k of the Republic, Boston,	1,500	2,497 50	1,500 00
15	National Revere Bank, Boston,	1,500	1,950 00	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	490 00	500 00
31	Nat'l Webster Bank, Boston, .	3,100	3,162 00	3,100 00
10	Third Nat'l Bank, Springfield,	1,000	2,000 00	1,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,300 00	2,000 00
42	Plymouth N'l B'k, Plymouth, .	4,200	5,250 00	4,200 00
76	Old Colony N'l B'k, Plymouth,	7,600	11,160 00	7,600 00
		\$44,500	\$58,698 50	\$44,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s, ...	\$6,000	\$6,630 00	\$6,000 00
Old Colony R.R. 7s, ...	2,000	2,170 00	2,000 00
Old Colony R.R. 4½s, ...	10,000	10,650 00	10,000 00
Cheshire R.R. 6s, ...	4,000	4,320 00	4,000 00
Boston & Maine R.R. 7s, ...	6,000	6,300 00	6,000 00
Eastern R.R. 6s, ...	10,000	12,400 00	10,000 00
Boston & Lowell R.R. 4s, ...	5,000	5,650 00	5,000 00
	\$43,000	\$47,520 00	\$43,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,866 22	2 per cent.	\$105,900 00	4¾ per cent.	\$25,000 00	5¼ per cent.
19,603 40	2½ “	50,000 00	4½ “	21,800 00	5½ “
22,700 00	4 “	116,285 00	5 “	275,115 00	6 “
27,700 00	4½ “				

Amount invested in real estate for banking purposes, ...	\$6,000 00
Estimated value of the same, ...	7,000 00
Assessed value of the same, ...	7,200 00
Net income received from same during year ending Oct. 31, 1890, . . .	82 48
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	6,430 59
Assessed value of the same, ...	6,200 00
Net income received from same during year ending Oct. 31, 1890, . . .	161 91
Number of loans which are of an amount not exceeding \$3,000 each, 370	
Aggregate amount of the same, ...	279,175 00
Total number of loans upon real estate, ...	341
Amount of investments from which no income is received, ...	3,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	44,714 46
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	15,283 21
year ending Oct. 31, 1890, ... } 2 per cent., {	15,789 43
Number of accounts opened during the year ending Oct. 31, 1890, . . .	310
Number of accounts closed during the year ending Oct. 31, 1890, . . .	234
Total number of open accounts Oct. 31, 1890, ...	3,191
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,517 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	126,499 71
Number of same, ...	1,884
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	114,556 99
Number of same, ...	1,245
Date of examination by commissioner: May 1.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

PLYMOUTH, Nov. 4, 1890.

Personally appeared William W. Brewster, Treasurer of the Plymouth Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

C. B. STODDARD, *Justice of the Peace.*

PLYMOUTH, ss.

PLYMOUTH, Nov. 4, 1890.

Personally appeared William R. Drew, President, and H. N. P. Hubbard, Chas. C. Doten, Isaac Brewster, John Churchill and Willard Wood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. B. STODDARD, *Justice of the Peace.*

**PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS
OF SALISBURY AND AMESBURY—AMESBURY.**

Incorporated Feb. 20, 1828. *Present number of corporators, 40.

AZOR O. WEBSTER, *President.*

ALFRED C. WEBSTER, *Treasurer.*

CHAS. L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AZOR O. WEBSTER,

M. D. F. STEERE,

GEO. F. BAGLEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$314,000 00	Deposits, ...	\$2,009,220 11
Bank stock as per schedule, .	148,375 00	Guaranty fund, .	101,313 77
Loans on bank stock, ...	5,200 00	Interest account, .	82,344 68
Railroad bonds as per schedule, .	117,000 00		
Real estate (for banking purposes), ...	2,500 00		
Loans on real estate, ...	670,600 00		
Loans on personal security, .	707,850 00		
Loans on counties, cities or towns (notes), ...	131,000 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	87,982 31		
Expense account, ...	2,336 97		
Cash on hand, ...	5,534 28		
	\$2,192,878 56		\$2,192,878 56

Cash on Deposit in Banks, amount in each :—

Powow River National Bank, Amesbury, ...	\$68,336 75
Boston Safe Deposit and Trust Company, Boston, ...	19,645 56

Loans on Bank Stock, amount on each :—

On 2 shares Powow River National Bank, Amesbury, ...	\$200 00
On 5 shares Powow River National Bank, Amesbury, ...	500 00
On 5 shares Powow River National Bank, Amesbury, ...	500 00
On 40 shares First National Bank, Merrimac, ...	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s, ...	\$20,000	\$22,600 00	\$20,000 00
State of Rhode Island 6s, ...	5,000	5,300 00	5,000 00
City of Bangor, Me., 6s, ...	45,000	54,450 00	45,000 00
of Cambridge, Mass, 6s, ...	16,000	18,190 00	16,000 00
of Charlestown, Mass, 6s, ...	10,000	10,000 00	10,000 00
of Chelsea, Mass., 6s, ...	54,000	55,000 00	54,000 00
of Cleveland, Ohio, 4s, ...	40,000	40,000 00	40,000 00
of Des Moines, Iowa, 4½s, ...	25,000	25,000 00	25,000 00
of Fall River, Mass., 6s, ...	20,000	22,325 00	20,000 00
of Fall River, Mass., 5s, ...	10,000	11,200 00	10,000 00
of Holyoke, Mass., 6s, ...	5,000	5,750 00	5,000 00
of Manchester, N. H., 6s, ...	17,000	18,400 00	17,000 00
of Newton, Mass, 6s, ...	2,000	2,500 00	2,000 00
of Portsmouth, N. H., 6s, ...	5,000	5,200 00	5,000 00*
of Portland, Me., 6s, ...	30,000	36,000 00	30,000 00*
of Springfield, Mass., 6s, ...	10,000	12,500 00	10,000 00
	\$314,000	\$344,415 00	\$314,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury, ...	\$12,000	\$17,400 00	\$12,000 00
75	Atlas National Bank, Boston, ...	7,500	8,700 00	7,500 00
22	Atlantic Nat'l Bank, Boston, ...	2,200	3,080 00	2,200 00
60	Blackstone N'l Bank, Boston, ...	6,000	6,600 00	6,000 00
35	Boylston Nat'l Bank, Boston, ...	3,500	4,795 00	3,500 00
10	National City Bank, Boston, ...	1,000	1,000 00	1,000 00
35	Columbian N'l Bank, Boston, ...	3,500	4,200 00	3,500 00
30	N'l B'k of Commerce, Boston, ...	3,000	4,110 00	3,000 00
50	N'l B'k of the Commonwealth, Boston, ...	5,000	8,450 00	5,000 00
35	National Eagle Bank, Boston, ...	3,500	3,780 00	3,500 00
42	Eliot National Bank, Boston, ...	4,200	5,586 00	4,200 00
50	Nat'l Exchange Bank, Boston, ...	5,000	6,650 00	5,000 00
26	Faneuil Hall N'l Bank, Boston, ...	2,600	3,692 00	2,600 00
15	First National Bank, Boston, ...	1,500	3,750 00	1,500 00
50	First Ward N'l Bank, Boston, ...	5,000	6,500 00	5,000 00
25	Globe National Bank, Boston, ...	2,500	2,500 00	2,500 00
75	N'l Hide & Leather B'k, Boston, ...	7,500	9,600 00	7,500 00
40	Howard Nat'l Bank, Boston, ...	4,000	4,480 00	4,000 00
20	Maverick Nat'l Bank, Boston, ...	2,000	5,000 00	2,000 00
35	Merchants' N'l Bank, Boston, ...	3,500	5,250 00	3,500 00
15	New England N'l B'k, Boston, ...	1,500	2,550 00	1,500 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Old Boston N'l Bank, Boston,	\$2,100	\$2,520 00	\$2,100 00
50	N'l B'k of Redemption, Boston,	5,000	7,000 00	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	13,600 00	8,000 00
75	National Revere Bank, Boston,	7,500	9,750 00	7,500 00
18	Second Nat'l Bank, Boston, .	1,800	3,420 00	1,800 00
49	Shawmut N'l Bank, Boston, .	4,900	6,370 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,425 00	2,500 00
35	State Nat'l Bank, Boston, .	3,500	4,375 00	3,500 00
57	Suffolk Nat'l Bank, Boston, .	5,700	6,384 00	5,700 00
15	Traders' Nat'l Bank, Boston, .	1,500	1,575 00	1,500 00
49	Tremont Nat'l Bank, Boston, .	4,900	5,702 00	4,900 00
25	National Union Bank, Boston,	2,500	3,500 00	2,500 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,000 00
25	Georgetown National Bank, Georgetown, ...	2,500	2,500 00	2,500 00
45	Bay State N'l Bank, Lawrence,	3,375	5,400 00	3,375 00
21	Railroad Nat'l Bank, Lowell,	2,100	2,730 00	2,100 00
		\$148,375	\$198,924 00	\$148,375 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$25,000	\$25,000 00	\$25,000 00
Boston & Lowell R.R. 4s, ...	30,000	30,000 00	30,000 00
Eastern R.R. 6s, ...	42,000	52,000 00	42,000 00
Boston & Albany R.R. 7s, ...	10,000	10,400 00	10,000 00
Boston & Maine R.R. 7s, ...	5,000	5,300 00	5,000 00
West Amesbury Branch R.R. 7s, .	5,000	5,300 00	5,000 00
	\$117,000	\$128,000 00	\$117,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,645 56	2½ per cent.	\$210,000 00	4¾ per cent.	\$400,600 00	6 per cent.
18,336 75	3½ “	461,800 00	5 “	2,500 00	6½ “
106,000 00	4 “	15,000 00	5¼ “	69,700 00	7 “
25,000 00	4¾ “	135,550 00	5½ “	500 00	7½ “
138,500 00	4½ “				

Amount invested in real estate for banking purposes, ...	\$2,500 00
Estimated value of the same, ...	7,000 00
Assessed value of the same, ...	5,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	212 50
Number of loans which are of an amount not exceeding \$3,000 each, . 383	
Aggregate amount of the same, ...	355,400 00
Total number of loans upon real estate, ...	357
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	113,253 13
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	45,088 97
year ending Oct. 31, 1890, ... } 2½ per cent., {	46,441 79
Number of accounts opened during the year ending Oct. 31, 1890, . . 674	
Number of accounts closed during the year ending Oct. 31, 1890, . . 328	
Total number of open accounts Oct. 31, 1890, ...	5,784
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	4,501 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	305,251 00
Number of same, ...	4,228
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	251,858 31
Number of same, ...	2,971
Date of examination by commissioner: July 24.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss.

Nov. 13, 1890.

Personally appeared Alfred C. Webster, Treasurer of the Provident Institution for Savings in the towns of Salisbury and Amesbury, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. CATE, *Justice of the Peace.*

Essex, ss.

Nov. 13, 1890.

Personally appeared Azor O. Webster, President, and Geo. F. Bagley, Chas. L. Allen, Daniel Webster, Bailey C. Brown and Albert B. Brown, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. W. CATE, *Justice of the Peace.*

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON—BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 121.

HENRY LEE, *President.*

C. J. MORRILL, *Treasurer.*

HENRY PARKMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. S. DEXTER,	AUGUSTUS LOWELL,
I. GOODWIN WHITNEY,	CHAS. U. COTTING,
EDWARD I. BROWNE,	C. W. AMORY,
LOUIS CURTIS,	R. H. STEVENSON,
HENRY PARKMAN.	

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,914,200 00	Deposits, ...	\$30,040,298 01
Loans on public funds, . . .	112,000 00	Guaranty fund, . .	1,020,000 00
Bank stock as per schedule, .	1,289,300 00	Interest account, .	362,637 87
Loans on bank stock, ...	30,900 00	Profit and loss ac-	
Railroad bonds as per schedule,	3,971,000 00	count, ...	4,309 86
Loans on railroad stocks, . . .	44,000 00	Suspense account, .	706 71
Railroad notes, ...	500,000 00		
Real estate (for banking pur-			
poses), ...	80,000 00		
Real estate by foreclosure, . .	22,713 68		
Loans on real estate, ...	9,068,096 00		
Loans on personal security, . .	10,315,500 00		
Loans to counties, cities or towns			
(notes), ...	253,500 00		
Deposits in banks, on interest, .	762,010 86		
Expense account, ...	15,693 47		
Cash on hand, ...	49,038 44		
	\$31,427,952 45		\$31,427,952 45

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, Boston, ...	\$309,724 44
Third National Bank, Boston, ...	223,422 68
National Exchange Bank, Boston, ...	227,204 43
National Webster Bank, Boston, ...	1,659 31

Loans on Public Funds, amount on each : —

On \$4,000 Massachusetts 5s, ...	}	\$7,000 00
On \$3,000 United States 4s, ...		
On \$5,000 United States 4s, ...		5,000 00
On \$3,000 Fall River, Mass., 6s, ...	}	100,000 00
On \$8,000 Dover, N. H., 4s, ...		
On \$69,000 Cambridge, Mass., 4s, ...		
On \$1,000 Newton, Mass., 6s, ...		
On \$1,000 Lewiston, Me., 6s, ...		
On \$1,000 Chicago, Ill., 7s, ...		
On \$18,000 Lynn, Mass., 4s, ...		
On \$2,000 Gloucester, Mass., 4s, ...		
On \$2,000 New Hampshire 6s, ...		

Loans on Bank Stock, amount on each : —

On 288 shares National Bank of North America, Boston, ...	\$25,000 00
On 10 shares Tremont National Bank, Boston, ...	} 1,500 00
On 14 shares Freemans' National Bank, Boston, ...	
On 30 shares Continental National Bank, Boston, ...	2,400 00
On 10 shares Charles River National Bank, Cambridge, ...	} 2,000 00
On 11 shares Lechmere National Bank, East Cambridge, ...	

Loans on Railroad Stock, amount on each : —

On 200 shares Maine Central R. R., ...	\$19,000 00
On 200 shares Old Colony R. R., ...	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, ...	\$200,000	\$204,000 00	\$200,000 00
City of Boston, Mass., 4s, ...	2,467,000	2,563,310 00	2,467,000 00
of Cambridge, Mass., 4s, ...	100,000	102,000 00	100,000 00
of Charlestown, Mass., 6s, ...	16,000	16,000 00	16,000 00
of Concord, N. H., 6s, ...	10,000	10,500 00	10,000 00
of Concord, N. H., 4s, ...	116,000	117,160 00	116,000 00
County of Grafton, N. H., 4s, ...	42,000	42,000 00	42,000 00
Town of Grafton, Mass., 4s, ...	64,000	66,560 00	64,000 00
City of Manchester, N. H., 4s, ...	205,000	209,600 00	205,000 00
of Manchester, N. H., 6s, ...	44,500	45,835 00	44,500 00
of Meriden, Conn., 4s, ...	50,000	51,000 00	50,000 00
of New Haven, Conn., 4s, ...	100,000	103,000 00	100,000 00
of New Haven, Conn., 3½s, ...	79,000	78,210 00	79,000 00
of North Adams, Mass., 3½s, ...	128,000	125,440 00	128,000 00
of Pawtucket, R. I., 4s, ...	400,000	416,000 00	400,000 00
Town of Plymouth, Mass., 4s, ...	67,200	68,544 00	67,200 00
of St Albans, Vt., 3½s, ...	80,000	78,400 00	80,000 00
City of Somerville, Mass., 4s, ...	219,000	219,725 00	219,000 00
County of Strafford, N. H., 4s, ...	65,000	65,650 00	65,000 00
Town of Ware, Mass., 4s, ...	47,500	48,450 00	47,500 00
of Wellesley, Mass., 4s, ...	100,000	103,000 00	100,000 00
of Westbrook, Me., 3¾s, ...	14,000	14,000 00	14,000 00
of Woonsocket, R. I., 4s, ...	300,000	306,000 00	300,000 00
	\$4,914,200	\$5,054,384 00	\$4,914,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic Nat'l Bank, Boston, .	\$24,600	\$34,747 50	\$24,600 00
675	Atlas National Bank, Boston,	67,500	78,300 00	67,500 00
428	Columbian N'l Bank, Boston,	42,800	51,467 00	42,800 00
75	N'l B'k of Commerce, Boston,	7,500	10,275 00	7,500 00
668	Continental N'l Bank, Boston,	66,800	85,003 00	66,800 00
315	National City Bank, Boston, .	31,500	31,500 00	31,500 00
450	National Eagle Bank, Boston,	45,000	48,600 00	45,000 00
50	First National Bank, Boston,	5,000	12,725 00	5,000 00
315	Globe National Bank, Boston,	31,500	31,500 00	31,500 00
592	Hamilton Nat'l Bank, Boston,	59,200	72,224 00	59,200 00
225	N'l Hide & Leather B'k, Boston,	22,500	29,250 00	22,500 00
225	Massachusetts N'l B'k, Boston,	22,500	24,243 75	22,500 00
543	Market Nat'l Bank, Boston, .	54,300	54,300 00	54,300 00
1000	Merchants' N'l Bank, Boston,	100,000	152,250 00	100,000 00
349	New England N'l B'k, Boston,	34,900	59,417 25	34,900 00
524	North National Bank, Boston,	52,400	75,456 00	52,400 00
350	Old Boston Nat'l B'k, Boston,	35,000	42,087 50	35,000 00
150	N'l B'k of the Republic, Boston,	15,000	24,975 00	15,000 00
332	Nat'l Revere Bank, Boston, .	33,200	43,326 00	33,200 00
848	Second Nat'l Bank, Boston, .	84,800	165,360 00	84,800 00
284	Shawmut Nat'l Bank, Boston,	28,400	37,275 00	28,400 00
561	State National Bank, Boston,	56,100	70,405 50	56,100 00
450	Suffolk Nat'l Bank, Boston, .	45,000	50,456 25	45,000 00
500	Shoe & Leather N'l B'k, Boston,	50,000	49,000 00	50,000 00
25	Traders' Nat'l Bank, Boston,	2,500	2,650 00	2,500 00
1000	Tremont Nat'l Bank, Boston,	100,000	116,125 00	100,000 00
312	National Union Bank, Boston,	31,200	44,616 00	31,200 00
401	Washington N'l B'k, Boston,	40,100	49,724 00	40,100 00
1000	Nat'l Webster Bank, Boston,	100,000	102,000 00	100,000 00
		\$1,289,300	\$1,649,258 75	\$1,289,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s, ...	\$265,000	\$328,600 00	\$234,000 00
Boston & Albany R R 6s, ...	100,000	108,000 00	100,000 00
Old Colony & Newport R.R. 6s, . .	250,000	276,250 00	250,000 00
Fitchburg R.R. 5s, ...	500,000	535,000 00	500,000 00
Boston, Clinton & Fitchburg R R. 5s,	550,000	638,000 00	550,000 00
Old Colony R.R. 4½s, ...	200,000	207,000 00	200,000 00
Boston & Albany R R. 7s, ...	343,000	351,575 00	343,000 00
Boston & Lowell R R. 4½s, ...	20,000	21,000 00	20,000 00
Boston & Maine R.R. 4s, ...	1,174,000	1,185,740 00	1,174,000 00
Boston & Lowell R R. 4s, ...	500,000	505,000 00	500,000 00
Boston & Providence R.R. 4s, . . .	100,000	107,000 00	100,000 00
	\$4,002,000	\$4,263,165 00	\$3,971,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$311,383 75	2½ per cent.	\$6,429,000 00	4 per cent.	\$2,595,000 00	4¾ per cent.
227,204 43	3 “	240,000 00	4½ “	2,172,801 00	5 “
103,000 00	3¾ “	559,000 00	4¼ “	291,400 00	5½ “
425,000 00	3⅞ “	100,000 00	4⅝ “	541,517 68	6 “
75,000 00	3⅞ ⅕ “	7,015,700 00	4½ “		

Amount invested in real estate for banking purposes, ...	\$80,000 00
Estimated value of the same, ...	354,000 00
Assessed value of the same, ...	354,000 00
Value, by books, of other real estate held or owned by foreclosure or other- wise, ...	22,713 68
Assessed value of the same, ...	30,600 00
Number of loans which are of an amount not exceeding \$3,000 each, 56	
Aggregate amount of the same, ...	116,796 00
Total number of loans upon real estate, ...	327
Amount of investments from which no income is received, ...	22,713 68
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	1,296,036 32
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	540,810 38 553,802 36
Number of accounts opened during the year ending Oct. 31, 1890, ...	10,496
Number of accounts closed during the year ending Oct. 31, 1890, ...	6,972
Total number of open accounts Oct. 31, 1890, ...	80,723
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	47,753 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	5,519,314 00
Number of same, ...	77,482
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	5,235,247 72
Number of same, ...	57,415
Date of examination by commissioner: November 7.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 4, 1890.

Personally appeared Charles J. Morrill, Treasurer of the Provident Institution for Savings in the town of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY PARKMAN, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 5, 1890.

Personally appeared Henry Lee, President, and Wm. S. Dexter, Edward I. Browne, Chas. U. Cotting, Augustus Lowell, Robert H. Stevenson and I. G. Whitney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY PARKMAN, *Justice of the Peace.*

QUINCY SAVINGS BANK—QUINCY.

Incorporated March 18, 1845. Present number of corporators, 48.

RUPERT F. CLAFLIN, *President.*

GEORGE L. GILL, *Treasurer.*

GEORGE L. GILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUPERT F. CLAFLIN,

JOHN Q. A. FIELD,

EDWIN W. MARSH,

ELIAS A. PERKINS.

Open for business every business day, 8 A.M. to 12 M., 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$64,000 00	Deposits, ...	\$1,623,202 27
Loan on public funds, ...	3,000 00	Guaranty fund, ...	48,000 00
Bank stock as per schedule, ...	135,555 99	Earnings undivided, ...	21,764 39
Loan on bank stock, ...	3,200 00		
Railroad bonds as per schedule, ...	109,000 00		
Loans on railroad bonds, ...	700 00		
Real estate by foreclosure, ...	45,087 86		
Loans on real estate, ...	758,581 60		
Loans on personal security, ...	535,144 00		
Deposit in bank, on interest, ...	21,843 13		
Expense account, ...	265 37		
Interest account, ...	14,169 50		
Cash on hand, ...	2,419 21		
	<u>\$1,692,966 66</u>		<u>\$1,692,966 66</u>

Cash on Deposit in Bank :—

National Granite Bank, Quincy, ... \$21,843 13

Loan on Public Funds :—

On \$3,000 City of Providence, R.I., 6s, ... \$3,000 00

Loan on Bank Stock :—

On 29 shares National Mt. Wollaston Bank, Quincy, ... }
 On 3 shares National Granite Bank, Quincy, ... } \$3,200 00

Loan on Railroad Bonds :—

On \$1,000 Old Colony R.R. 6s, ... \$700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R.I., 5s, . . .	\$5,000	\$5,600 00	\$5,000 00
of Somerville, Mass., 5s, . . .	34,000	35,000 00	34,000 00
Town of Pawtucket, R. I., 5s, . . .	5,000	5,450 00	5,000 00
of Weymouth, Mass., 4s, . . .	20,000	20,600 00	20,000 00
	\$64,000	\$66,650 00	\$64,000 00

Detailed Statement of Bank Stocks.

No. of Shares		Par Value.	Estimated Market Value.	Amount Invested.
8	Washington Nat'l B'k, Boston,	\$800	\$992 00	\$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	2,340 00	1,839 00
17	Eliot National Bank, Boston, .	1,700	2,278 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,700 00	2,475 33
20	Nat'l Webster Bank, Boston, .	2,000	2,040 00	2,000 00
33	Boston National Bank, Boston,	3,300	3,927 00	3,338 08
62	Atlas National Bank, Boston, .	6,200	7,192 00	6,909 25
25	Merchants' N'l Bank, Boston,	2,500	3,800 00	2,657 50
26	State Nat'l Bank, Boston,	2,600	3,250 00	2,800 00
30	North Nat'l Bank, Boston, .	3,000	4,320 00	3,450 00
30	Traders' Nat'l Bank, Boston, .	3,000	3,180 00	3,635 00
67	N'l B'k of No America, Boston,	6,700	8,509 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	12,450 00	9,600 00
250	Manufacturers' N'l B'k, Boston,	25,000	26,750 00	25,655 00
18	Nat'l Revere Bank, Boston, .	1,800	2,340 00	1,991 75
19	National City Bank, Boston, .	1,900	1,900 00	2,244 00
74	Tremont Nat'l Bank, Boston, .	7,400	8,584 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	3,332 00	3,587 00
50	New England N'l B'k, Boston,	5,000	8,500 00	6,525 00
200	Nat'l Granite Bank, Quincy, .	20,000	27,000 00	23,795 38
133	N'l Mt. Wollaston B'k, Quincy,	13,300	17,955 00	15,110 00
		\$120,900	\$153,339 00	\$135,555 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, ...	\$10,000	\$10,100 00	\$10,000 00
Vermont & Massachusetts R.R. 5s, .	25,000	27,500 00	25,000 00
Fitchburg R.R. 5s, ...	5,000	5,350 00	5,000 00
Fitchburg R.R. 4s, ...	44,000	43,000 00	44,000 00
Boston & Lowell R.R. 4s, ...	25,000	25,750 00	25,000 00
	\$109,000	\$111,700 00	\$109,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,843 13	2½ per cent.	\$130,000 00	4¾ per cent.	\$6,701 00	7 per cent.
85,000 00	4 “	373,600 00	5 “	1,000 00	7½ “
165,000 00	4½ “	51,425 00	5½ “	1,900 00	7½ “
40,000 00	4½ “	445,999 60	6 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$45,087 86
Assessed value of the same,	55,700 00
Net income received from same during year ending Oct. 31, 1890,	518 54
Number of loans which are of an amount not exceeding \$3,000 each,	287
Aggregate amount of the same,	353,641 00
Total number of loans upon real estate,	323
Amount of investments from which no income is received,	9,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,	73,417 96
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent., { 28,679 36 2 per cent., { 29,522 67
Number of accounts opened during the year ending Oct. 31, 1890,	898
Number of accounts closed during the year ending Oct. 31, 1890,	453
Total number of open accounts Oct. 31, 1890,	6,063
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	3,742 44
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	396,319 31
Number of same,	5,784
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	325,862 02
Number of same,	4,027
Date of examination by commissioner: March 11.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 5, 1890.

Personally appeared George L. Gill, Treasurer of the Quincy Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WALTER M. PACKARD, *Justice of the Peace.*

NORFOLK, ss.

Nov. 5, 1890.

Personally appeared Rupert F. Clafin, President, and Edwin W. Marsh, John Q. A. Field, Geo. A. Brackett, Elias A. Perkins, Walter T. Babcock, John A. Holden, and John R. Graham, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WALTER M. PACKARD, *Justice of the Peace.*

RANDOLPH SAVINGS BANK—RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 50.

J. WHITE BELCHER, *President.*

HIRAM C. ALDEN, *Treasurer.*

HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES H. HOWARD,

CHARLES G. HATHAWAY,

J. WINSOR PRATT,

HIRAM C. ALDEN,

GEORGE B. BRYANT.

Open for business every business day, 9 A.M. to 1 P.M., 2 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$174,000 00	Deposits, ...	\$1,025,878 00
Bank stock as per schedule, .	210,400 00	Guaranty fund, . . .	50,939 93
Loan on bank stock, ...	3,000 00	Interest account, . .	12,425 17
Railroad bonds as per schedule,	137,500 00		
Loan on railroad stock, ...	500 00		
Real estate by foreclosure, . .	25,816 76		
Loans on real estate, ...	162,775 00		
Loans on personal security, . .	315,737 00		
Loans to counties, cities or towns			
(notes), ...	50,450 00		
Deposit in bank, not on interest,	2,251 52		
Expense account, ...	50		
Cash on hand, ...	6,812 32		
	<u>\$1,089,243 10</u>		<u>\$1,089,243 10</u>

Cash on Deposit in Bank :—

Randolph National Bank, Randolph, ... \$2,251 52

Loan on Bank Stock :—

On 30 shares First National Bank, North Easton, ... \$3,000 00

Loan on Railroad Stock :—

On 5 shares Old Colony R.R., ... \$500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass, 4s, . .	\$7,000	\$7,070 00	\$7,000 00
City of Brockton, Mass., 4s, . .	15,000	15,300 00	15,000 00
of Brockton, Mass., 5s, . .	10,000	11,800 00	10,000 00
of Cleveland, Ohio, 4s, . .	18,000	18,000 00	18,000 00
of Dayton, Ohio, 4s, . .	25,000	25,000 00	25,000 00
of Pawtucket, R. I., 4s, . .	10,000	10,200 00	10,000 00
of Lynn, Mass, 3½s, . .	5,000	5,000 00	5,000 00
of Lawrence, Mass, 6s, . .	16,000	17,120 00	16,000 00
Town of Randolph, Mass., 4s, . .	30,000	30,600 00	30,000 00
of Rockland, Mass, 4s, . .	12,000	12,360 00	12,000 00
of Rockingham, Vt., 4s, . .	1,000	1,000 00	1,000 00
of South Abington, Mass., 4s, . .	5,000	5,000 00	5,000 00
City of Springfield, Mass., 7s, . .	15,000	19,950 00	15,000 00
Town of Winchester, Mass., 4s, . .	5,000	5,125 00	5,000 00
	\$174,000	\$183,525 00	\$174,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
97	Atlantic Nat'l Bank, Boston, . .	\$9,700	\$13,401 75	\$9,700 00
50	Atlas National Bank, Boston, . .	5,000	5,800 00	5,000 00
97	Blackstone N'l Bank, Boston, . .	9,700	10,888 75	9,700 00
50	Home Nat'l Bank, Brockton, . .	5,000	6,000 00	5,000 00
52	Central Nat'l Bank, Boston, . .	5,200	7,254 00	5,200 00
66	N'l B'k of Commerce, Boston, . .	6,600	9,042 00	6,600 00
50	National City Bank, Boston, . .	5,000	5,000 00	5,000 00
63	Nat'l Bank of the Common- wealth, Boston, ...	6,300	10,710 00	6,300 00
50	Boston Nat'l Bank, Boston, . .	5,000	5,978 00	5,000 00
50	Continental N'l Bank, Boston, . .	5,000	6,362 00	5,000 00
50	National Eagle Bank, Boston, . .	5,000	5,375 00	5,000 00
20	Eliot National Bank, Boston, . .	2,000	3,680 00	2,000 00
50	Everett Nat'l Bank, Boston, . .	5,000	5,500 00	5,000 00
27	Nat'l Exchange Bank, Boston, . .	2,700	3,618 00	2,700 00
25	Freeman's N'l Bank, Boston, . .	2,500	2,675 00	2,500 00
50	Hamilton Nat'l Bank, Boston, . .	5,000	6,100 00	5,000 00
100	N'l Hide & Leather B'k, Boston, . .	10,000	13,000 00	10,000 00
46	Howard Nat'l Bank, Boston, . .	4,600	5,106 00	4,600 00
25	Manufacturers' N'l B'k, Boston, . .	2,500	2,681 00	2,500 00
50	Market Nat'l Bank, Boston, . .	5,000	5,000 00	5,000 00
150	Merchants' N'l Bank, Boston, . .	15,000	22,837 00	18,812 00
8	Metropolitan N'l B'k, Boston, . .	800	800 00	800 00
50	New England N'l B'k, Boston, . .	5,000	8,512 00	6,300 00
70	North National Bank, Boston, . .	7,000	10,080 00	7,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	N'l B'k of No. America, Boston,	\$5,000	\$6,375 00	\$5,000 00
150	N'l B'k of Redemption, Boston,	15,000	21,112 00	19,888 00
30	Shawmut N'l Bank, Boston, .	3,000	3,938 00	3,000 00
37	National Revere Bank, Boston,	3,700	4,828 00	3,700 00
50	Shoe & Leather N'l B'k, Boston,	5,000	5,000 00	5,000 00
46	State National Bank, Boston, .	4,600	5,796 00	4,600 00
25	Third National Bank, Boston,	2,500	3,006 00	2,500 00
10	Traders' Nat'l Bank, Boston, .	1,000	1,060 00	1,000 00
25	Tremont Nat'l Bank, Boston,	2,500	2,919 00	2,500 00
25	National Union Bank, Boston,	2,500	2,562 00	2,500 00
10	Nat'l Webster Bank, Boston, .	1,000	1,142 00	1,000 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,600 00	1,400 00
97	Central National Bank, Lynn,	9,700	15,720 00	9,700 00
35	National City Bank, Lynn, .	3,500	6,125 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,	1,600	1,648 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,625 00	2,500 00
13	Union Nat'l Bank, Weymouth,	1,300	1,495 00	1,300 00
		\$200,400	\$262,351 50	\$210,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$5,000	\$5,125 00	\$5,000 00
Boston & Maine R.R. 7s, . . .	14,500	15,660 00	14,500 00
Boston & Maine R.R. 4s, . . .	48,000	49,920 00	48,000 00
Fitchburg R.R. 4s, ...	10,000	10,000 00	10,000 00
Old Colony R.R. 6s, ...	60,000	66,300 00	60,000 00
	\$137,500	\$147,005 00	\$137,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,512 00	0 per cent.	\$140,000 00	4 $\frac{3}{4}$ per cent.	\$42,850 00	6 per cent.
4,000 00	3 $\frac{3}{4}$ "	144,150 00	5 "	2,300 00	6 $\frac{1}{2}$ "
43,450 00	4 "	10,000 00	5 $\frac{1}{4}$ "	800 00	7 "
78,000 00	4 $\frac{1}{2}$ "	61,400 00	5 $\frac{1}{2}$ "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$25,816 76
Assessed value of the same, ...	19,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	766 20
Number of loans which are of an amount not exceeding \$3,000 each, . . .	95
Aggregate amount of the same, ...	93,375 00
Total number of loans upon real estate, ...	95
Amount of investments from which no income is received, ...	5,512 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	51,376 71
Times for the dividends fixed by the by-laws: Wednesday following the first Saturday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 2 per cent., { 19,340 74 19,825 57
Number of accounts opened during the year ending Oct. 31, 1890, ...	306
Number of accounts closed during the year ending Oct. 31, 1890, ...	252
Total number of open accounts Oct. 31, 1890, ...	2,710
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,736 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	139,403 28
Number of same, ...	1,524
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	137,287 38
Number of same, ...	1,324
Date of examination by commissioner: April 29.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 8, 1890.

Personally appeared Hiram C. Alden, Treasurer of the Randolph Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. G. HATHAWAY, *Justice of the Peace.*

NORFOLK, ss.

RANDOLPH, Nov. 8, 1890.

Personally appeared J. White Belcher, President, and J. Winsor Pratt, Chas. H. Howard, John T. Flood, Daniel B. White and Rufus A. Thayer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

CHAS. G. HATHAWAY, *Justice of the Peace.*

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 50.

ELISHA T. HARVELL, *President.*

E. R. STUDLEY, *Treasurer.*

E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. T. HARVELL,

ZENAS JENKINS,

J. A. TORREY,

W. B. STUDLEY,

S. M. HOWES.

Open for business every business day, except Monday, 9 A.M. to 12 M., 1 to 4 P.M. ;
also Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$61,500 00	Deposits, ...	\$680,592 50
Bank stock as per schedule, .	67,500 00	Guaranty fund, ...	20,500 00
Loans on bank stock, ...	825 00	Interest account, ...	14,153 39
Railroad bonds as per schedule, .	43,000 00	Suspense account, ...	73 51
Real estate by foreclosure, ...	662 41		
Loans on real estate, ...	400,252 50		
Loans on personal security, ...	94,310 00		
Loans to counties, cities or towns (notes), ...	24,500 00		
Loans on depositors' books, ...	400 00		
Deposits in banks, on interest, ...	21,276 08		
Expense account, ...	401 52		
Cash on hand, ...	691 89		
	\$715,319 40		\$715,319 40

Cash on Deposit in Banks, amount in each : —

First National Bank, Rockland, ...	\$6,160 19
Boston Safe Deposit and Trust Company, Boston, ...	15,115 89

Loans on Bank Stock, amount on each : —

On 3 shares First National Bank, Rockland, ...	\$250 00
On 10 shares National Granite Bank, Quincy, ...	575 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me, 6s, ...	\$8,000 00	\$9,440 00	\$8,000
of Middletown, Conn, 6s, ...	3,000 00	3,300 00	3,000
of Middletown, Conn., 3.65s, ...	1,000 00	1,000 00	1,000
of Fall River, Mass., 6s, ...	4,000 00	5,120 00	4,000
Town of Hinsdale, N. H, 5s, ...	3,500 00	3,600 00	3,500
of Rockland, Mass, 4s, ...	7,000 00	7,100 00	7,000
of Framingham, Mass., 4s, ...	5,000 00	5,150 00	5,000
City of New London, Conn., 4s, ...	4,000 00	4,160 00	4,000
of Springfield, Ohio, 4½s, ...	1,000 00	1,000 00	1,000
of Newburyport, Mass., 4s, ...	5,000 00	5,200 00	5,000
of Cleveland, Ohio, 3.65s, ...	5,000 00	4,800 00	5,000
of Boston, Mass., 3½s, ...	10,000 00	10,000 00	10,000
of Dayton, Ohio, 6s, ...	5,010 56	5,300 00	5,000
	\$61,510 56	\$65,170 00	\$61,500

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l B'k, Abington, .	\$1,200	\$1,500 00	\$1,200 00
40	Atlantic Nat'l Bank, Boston, .	4,000	5,640 00	4,000 00
67	Continental N'l Bank, Boston,	6,700	8,509 00	6,700 00
10	Eliot National Bank, Boston, .	1,000	1,340 00	1,000 00
15	Everett Nat'l Bank, Boston, .	1,500	1,620 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,675 00	2,500 00
21	Natl Granite Bank, Quincy, .	2,100	2,835 00	2,100 00
45	N'l Hide & Leather B'k, Boston,	4,500	5,850 00	4,500 00
67	Howard Nat'l Bank, Boston, .	6,700	7,500 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,745 00	3,500 00
25	Metropolitan N'l Bank, Boston,	2,500	2,500 00	2,500 00
48	Market Nat'l Bank, Boston, .	4,800	4,800 00	4,800 00
73	Natl Revere Bank, Boston, .	7,300	9,490 00	7,300 00
85	State National Bank, Boston, .	8,500	10,625 00	8,500 00
15	Union Nat'l Bank, Weymouth,	1,500	1,695 00	1,500 00
20	Natl Webster Bank, Boston, .	2,000	2,040 00	2,000 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,280 00	2,000 00
52	First Nat'l Bank, Rockland, .	5,200	5,200 00	5,200 00
		\$67,500	\$79,844 00	\$67,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R R. 6s,	\$18,000	\$19,980 00	\$18,000 00
Fitchburg R R. 5s, ...	5,000	5,300 00	5,000 00
Fitchburg R R. 4s, ...	5,000	5,400 00	5,000 00
Newport & Richford R.R 5s, ...	5,000	5,250 00	5,000 00*
Boston & Lowell R R. 4s, ...	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s, ...	5,000	5,200 00	5,000 00
	\$43,000	\$46,180 00	\$43,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,276 08 15,000 00	2½ per cent. 4 “	\$13,000 00 1,325 25	4½ per cent. 5 “	\$7,075 00 352,687 50	5½ per cent. 6 “

Value, by books, of real estate, held or owned by foreclosure or otherwise,	\$662 41
Assessed value of the same, ...	285 00
Number of loans which are of an amount not exceeding \$3,000 each, 582	
Aggregate amount of the same, ...	337,787 50
Total number of loans upon real estate, ... 513	
Amount of investments from which no income is received, ...	662 51
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	35,463 13
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	11,771 77 12,348 00
Number of accounts opened during the year ending Oct. 31, 1890, ...	528
Number of accounts closed during the year ending Oct. 31, 1890, ...	312
Total number of open accounts Oct. 31, 1890, ...	2,566
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	1,481 24
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	164,216 36
Number of same, ...	2,531
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	131,166 75
Number of same, ...	1,595
Date of examination by commissioner: March 7.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, SS.

Nov. 12, 1890.

Personally appeared E. R. Studley, Treasurer of the Rockland Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HERMON L. STUDLEY, *Justice of the Peace.*

PLYMOUTH, SS.

Nov. 12, 1890.

Personally appeared E. T. Harvell, President, and Zenas Jenkins, W. B. Studley, S. M. Howes, J. A. Torrey and Charles A. Townsend, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERMON L. STUDLEY, *Justice of the Peace.*

SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 185.

WM. NORTHEY, *President.*

WM. H. SIMONDS, Jr., *Treasurer.*

CLARENCE MURPHY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. NORTHEY,

GEO. R. HARRIS,

WM. G. WEBB,

CHAS. S. REA,

DAVID PINGREE,

GEO. R. JEWETT.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,235,500 00	Deposits, ...	\$7,258,916 40
Loans on public funds, . . .	51,000 00	Guaranty fund, . .	305,000 00
Bank stock as per schedule, .	533,400 00	Profit and loss ac-	
Loans on bank stock, ...	15,500 00	count, ...	25,698 25
Railroad bonds as per schedule,	693,200 00		
Loans on railroad bonds, . . .	50,800 00		
Railroad notes, ...	50,000 00		
Real estate (for banking pur-			
poses), ...	60,000 00		
Real estate by foreclosure, . .	15,400 00		
Loans on real estate, ...	1,098,195 00		
Loans on personal security, . .	2,102,500 00		
Loans to counties, cities or towns			
(notes), ...	574,000 00		
Deposits in banks, on interest, .	93,388 26		
Cash on hand, ...	16,731 39		
	<u>\$7,589,614 65</u>		<u>\$7,589,614 65</u>

Cash on Deposit in Banks, amount in each :—

First National Bank, Boston, ...	\$39,558 79
National Exchange Bank, Salem, ...	18,829 47
Merchants' National Bank, Salem, ...	25,000 00
Mercantile National Bank, Salem, ...	10,000 00

Loans on Public Funds, amount on each : —

On \$1,000 District of Columbia 6s, ...	\$50,000 00
On \$7,000 District of Columbia 7s, ...	
On \$10,000 City of Fall River, Mass., 6s, ...	
On \$14,000 City of Pawtucket, R. I., 4s, ...	
On \$10,000 City of Pawtucket, R. I., 6s, ...	
On \$11,000 City of Boston, Mass., 4s, ...	
On \$1,000 City of Boston, Mass., 5s, ...	
On £100 City of Boston, Mass., 5s, ...	1,000 00
On \$1,000 United States 4s, ...	

Loans on Bank Stock, amount on each : —

On 50 shares Asiatic National Bank, Salem, ...	\$1,000 00
On 75 shares Metacomet National Bank, Fall River, ...	5,000 00
On 25 shares Metacomet National Bank, Fall River, ...	5,000 00
On 25 shares Fall River National Bank, Fall River, ...	
On 20 shares High Street Bank, Providence, R. I., ...	1,200 00
On 10 shares Rockport National Bank, Rockport, ...	
On 6 shares National Exchange Bank, Salem, ...	3,000 00
On 5 shares National Security Bank, Lynn, ...	
On 14 shares Naumkeag National Bank, Salem, ...	300 00
On 23 shares Merchants' National Bank, Salem, ...	
On 3 shares Naumkeag National Bank, Salem, ...	

Loans on Railroad Bonds, amount on each : —

On \$50,000 Eastern R.R. 6s, ...	\$50,000 00
On \$1,000 Providence & Worcester R.R. 6s, ...	800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 6s, ...	\$12,000	\$12,240 00	\$12,000 00
City of Bangor, Me., 6s, ...	20,000	24,400 00	20,000 00
of Bath, Me, 6s, ...	7,000	7,100 00	7,000 00*
of Boston, Mass, 6s, ...	50,000	53,000 00	50,000 00
of Boston, Mass, 4s, ...	50,000	51,000 00	50,000 00
of Boston, Mass., 5s, ...	154,500	181,870 00	154,500 00
Town of Beverly, Mass., 4s, ...	10,000	10,400 00	10,000 00
of Brookline, Mass., 4s, ...	5,000	5,000 00	5,000 00
City of Columbus, Ohio, 4s, ...	100,000	102,400 00	100,000 00*
of Columbus, Ohio, 6s, ...	5,000	5,050 00	5,000 00*
of Cleveland, Ohio, 3.65s, ...	34,000	34,000 00	34,000 00
of Cleveland, Ohio, 6s, ...	5,000	5,490 00	5,000 00
of Cleveland, Ohio, 7s, ...	98,000	103,510 00	98,000 00
of Cleveland, Ohio, 4s, ...	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 5s, ...	1,000	1,050 00	1,000 00
of Charlestown, Mass., 6s, ...	50,000	51,000 00	50,000 00
of Chelsea, Mass., 6s, ...	17,000	17,750 00	17,000 00
of Chicago, Ill, 7s, ...	16,000	19,340 00	16,000 00
of Dayton, Ohio, 4s, ...	100,000	104,000 00	100,000 00
of Des Moines, Iowa, 4½s, ...	100,000	100,000 00	100,000 00
District of Columbia 6s, ...	26,000	26,500 00	26,000 00

* Legal investments when made.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich., 5s, .	\$20,500	\$21,025 00	\$20,500 00
of East Saginaw, Mich., 4s, .	14,000	14,000 00	14,000 00
Town of Everett, Mass., 6s, .	2,000	2,060 00	2,000 00
City of Fall River, Mass, 5s, .	10,000	10,500 00	10,000 00
of Fall River, Mass, 6s, .	54,000	67,720 00	54,000 00
of Fitchburg, Mass, 4s, .	30,000	30,000 00	30,000 00
of Fort Wayne, Ind, 6s, .	11,000	11,330 00	11,000 00
of Grand Rapids, Mich., 8s, .	2,000	2,220 00	2,000 00
of Holyoke, Mass, 6s, .	65,000	76,700 00	65,000 00
of Indianapolis, Ind, 7 ³ / ₁₀ s, .	7,000	7,580 00	7,000 00
of Lynn, Mass, 6s, .	11,000	11,710 00	11,000 00
of Lawrence, Mass., 6s, .	74,000	81,140 00	74,000 00
of Lawrence, Mass., 4s, .	10,000	10,400 00	10,000 00
Town of Marblehead, Mass, 6s, .	22,000	24,200 00	22,000 00
of Marblehead, Mass, 4s, .	41,000	41,820 00	41,000 00
of Milford, Mass, 6s, .	7,500	8,475 00	7,500 00
City of Malden, Mass, 6s, .	50,000	51,500 00	50,000 00
of Manchester, N. H. 6s, .	100,000	115,500 00	100,000 00
of Middletown, Conn., 4s, .	25,000	25,750 00	25,000 00
of Middletown, Conn, 3.65s, .	5,000	5,000 00	5,000 00
Town of Marlborough, Mass, 4s, .	5,000	5,100 00	5,000 00
of Norwood, Mass, 4s, .	15,000	15,250 00	15,000 00
City of Pawtucket, R. I, 4s, .	46,000	46,920 00	46,000 00
of Pawtucket, R. I, 5s, .	10,000	10,800 00	10,000 00
of Providence, R. I., 5s, .	296,000	329,600 00	296,000 00
Town of South Norwalk, Conn., 4s,	52,000	53,040 00	52,000 00
City of Salem, Mass., 6s, .	110,000	110,200 00	110,000 00
of Salem, Mass., 5s, .	15,000	17,400 00	15,000 00
of Springfield, Ohio, 6s, .	10,000	10,400 00	10,000 00
of Terre Haute, Ind., 4 ¹ / ₂ s, .	28,000	28,280 00	28,000 00
Town of Winchester, Mass., 6s, .	35,000	38,150 00	35,000 00
City of Worcester, Mass, 4 ¹ / ₂ s, .	50,000	55,000 00	50,000 00
of Worcester, Mass., 4s, .	50,000	54,500 00	50,000 00
Town of Weymouth, Mass., 6s, .	10,000	10,400 00	10,000 00
City of Waterville, Me, 4s, .	50,000	50,500 00	50,000 00
of Woburn, Mass, 4s, .	27,000	27,000 00	27,000 00
	\$2,235,500	\$2,401,270 00	\$2,235,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$14,100 00	\$10,000 00
10	Atlas National Bank, Boston,	1,000	1,160 00	1,000 00
73	Blackstone N'l Bank, Boston,	7,300	8,176 00	7,300 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boylston Nat'l Bank, Boston,	\$2,500	\$3,425 00	\$2,500 00
205	National City Bank, Boston, .	20,500	20,500 00	20,500 00
280	Columbian N'l Bank, Boston,	28,000	33,600 00	28,000 00
502	N'l B'k of Commerce, Boston,	50,200	68,774 00	50,200 00
50	N'l B'k of the Commonwealth, Boston, ...	5,000	8,500 00	5,000 00
114	Freeman's N'l Bank, Boston,	11,400	12,198 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	14,640 00	12,000 00
78	N'l Hide & Leather B'k, Boston,	7,800	10,140 00	7,800 00
40	Lincoln Nat'l Bank, Boston, .	4,000	4,680 00	4,000 00
583	Merchants' N'l Bank, Boston,	58,300	88,616 00	58,300 00
274	North National Bank, Boston,	27,400	39,456 00	27,400 00
125	N'l B'k of Redemption, Boston,	12,500	17,500 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	27,390 00	16,500 00
498	National Revere Bank, Boston,	49,800	64,740 00	49,800 00
173	Second National Bank, Boston,	17,300	33,735 00	17,300 00
75	Shawmut Nat'l Bank, Boston,	7,500	9,825 00	7,500 00
40	State National Bank, Boston, .	4,000	5,000 00	4,000 00
100	Suffolk National Bank, Boston,	10,000	11,200 00	10,000 00
200	Tremont Nat'l Bank, Boston,	20,000	23,200 00	20,000 00
74	Winthrop Nat'l Bank, Boston,	7,400	8,436 00	7,400 00
625	Asiatic National Bank, Salem,	18,750	23,750 00	18,750 00
85	Nat'l Exchange Bank, Salem,	8,500	10,200 00	8,500 00
134	First National Bank, Salem, .	13,400	17,822 00	13,400 00
20	Mercantile Nat'l Bank, Salem,	2,000	2,460 00	2,000 00
963	Merchants' Nat'l Bank, Salem,	48,150	65,484 00	48,150 00
100	Naumkeag Nat'l Bank, Salem,	10,000	14,600 00	10,000 00
100	Salem National Bank, Salem,	10,000	13,000 00	10,000 00
100	Home Nat'l Bank, Brockton, .	10,000	14,000 00	10,000 00
7	Beverly Nat'l Bank, Beverly, .	700	1,015 00	700 00
20	Marblehead N'l Bank, Marble- head, ...	2,000	2,300 00	2,000 00
45	N'l Grand Bank, Marblehead,	4,500	5,400 00	4,500 00
150	First National Bank, Chelsea,	15,000	18,750 00	15,000 00
		\$533,400	\$717,772 00	\$533,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$10,000	\$10,300 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	25,000	29,000 00	25,000 00
Boston & Lowell R.R. 7s, ...	20,000	22,400 00	20,000 00
Boston & Maine R.R. 7s, ...	100,000	105,000 00	100,000 00
Boston & Maine R.R. 4s, ...	30,000	31,500 00	30,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, .	\$50,000	\$52,000 00	\$50,000 00
Boston, Winthrop & Shore R R 5s,	30,000	31,500 00	30,000 00
Concord & Montreal R.R. 4s, .	75,000	77,250 00	75,000 00
Conn. & Passumpsic Rivers R R. 7s,	35,000	37,100 00	35,000 00
Fitchburg R.R. 5s, ...	67,000	72,360 00	67,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	25,000 00
Old Colony R.R. 4½s, ...	20,000	21,600 00	20,000 00
Old Colony R.R. 4s, ...	50,000	51,500 00	50,000 00
Portland & Kennebec R R. 6s, . .	50,200	53,212 00	50,200 00
Portland & Ogdensburg R.R. 6s, .	55,000	63,250 00	63,000 00
Providence & Worcester R R. 6s, .	18,000	20,160 00	18,000 00
Worcester, Nash. & Rochester R.R. 4s,	25,000	25,750 00	25,000 00
	\$685,200	\$728,882 00	\$693,200 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,388 26	2½ per cent.	\$35,000 00	4½ per cent.	\$74,650 00	5½ per cent.
50,000 00	3⅜ “	1,157,700 00	4½ “	320,320 00	6 “
60,000 00	3½ “	50,000 00	4⅝ “	10,500 00	6½ “
134,000 00	3¾ “	343,500 00	4¾ “	3,000 00	7 “
55,000 00	3⅞ “	50,000 00	4⅞ “	3,425 00	7 ⅓ “
352,300 00	4 “	1,287,600 00	5 “		

Amount invested in real estate for banking purposes, ...	\$60,000 00
Estimated value of the same, ...	75,000 00
Assessed value of the same, ...	55,000 00
Net income received from same during year ending Oct. 31, 1890, ...	4,636 89
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	15,400 00
Assessed value of the same, ...	18,200 00
Net income received from same during year ending Oct. 31, 1890, ...	911 40
Number of loans which are of an amount not exceeding \$3,000 each, ...	203
Aggregate amount of the same, ...	275,345 00
Total number of loans upon real estate, ...	262
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	366,437 15
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	137,644 78
year ending Oct. 31, 1890, ... } 2 per cent., {	139,027 64
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,583
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,363

Total number of open accounts Oct. 31, 1890, ...	17,005
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	\$13,743 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	878,303 61
Number of same, ...	10,334
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	969,804 49
Number of same, ...	9,763
Date of examination by commissioner: July 29.	

COMMONWEALTH OF MASSACHUSETTS.

Essex, ss. SALEM, Nov. 6, 1890.

Personally appeared William H. Simonds, Jr., Treasurer of the Salem Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, FREDERICK CATE, *Justice of the Peace.*

Essex, ss. SALEM, Nov. 6 and 12, 1890.

Personally appeared William Northey, President, and Charles S. Rea, David Pingree, W. G. Webb, George R. Jewett and George R. Harris, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, FREDERICK CATE, *Justice of the Peace.*

SALEM FIVE CENTS SAVINGS BANK—SALEM.

Incorporated March 9, 1855. Present number of corporators, 93.

WILLIAM H. JELLY, *President.*

CHARLES H. HENDERSON, *Treasurer.*

CHARLES H. HENDERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. JELLY,

MATTHEW ROBSON,

HENRY A. HALE,

WILLIAM R. COLBY,

JOHN P. PEABODY.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$463,000 00	Deposits, ...	\$3,443,081 00
Loans on public funds, ...	1,200 00	Guaranty fund, ...	173,000 00
Bank stock as per schedule, ...	530,290 00	Profit and loss account, ...	81,597 86
Loans on bank stock, ...	11,600 00		
Railroad bonds as per schedule, ...	334,300 00		
Loan on railroad bonds, ...	800 00		
Loans on railroad stocks, ...	88,700 00		
Railroad notes, ...	250,000 00		
Real estate by foreclosure, ...	34,060 60		
Loans on real estate, ...	454,654 94		
Loans on personal security, ...	1,200,000 00		
Loans to counties, cities or towns (notes), ...	199,600 00		
Deposits in banks, on interest, ...	128,000 00		
Cash on hand, ...	1,473 32		
	\$3,697,678 86		\$3,697,678 86

Cash on Deposit in Banks, amount in each :—

Asiatic National Bank, Salem, ...	\$88,000 00
Mercantile National Bank, Salem, ...	20,000 00
Merchants' National Bank, Salem, ...	5,000 00
National Exchange Bank, Salem, ...	15,000 00

Loans on Public Funds, amount on each :—

On \$1,000 City of Cambridge, Mass., 4s, ...	\$1,000 00
On \$200 United States 4½s, ...	200 00

Loans on Bank Stock, amount on each :—

On 113 shares National Bank of the Commonwealth, Boston, ...	\$11,300 00
On 5 shares Warren National Bank, Peabody, ...	300 00

Loan on Railroad Bonds :—

On \$1,000 Providence & Worcester R.R. 6s, ...	\$800 00
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Loans on Railroad Stock, amount on each :—

On 200 shares Boston & Albany R.R., ...	} \$38,700 00
On 50 shares Old Colony R.R., ...	
On 200 shares Boston & Albany R.R., ...	} 50,000 00
On 200 shares Old Colony R.R., ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chelsea, Mass., 6s, ...	\$5,000	\$5,033 00	\$5,000 00
of Cleveland, Ohio, 6s, ...	1,000	1,000 00	1,000 00
of Dayton, Ohio, 4s, ...	32,000	32,183 00	32,000 00
of Des Moines, Iowa, 4½s and 5s, ...	58,000	58,000 00	58,000 00
of Fall River, Mass., 6s, ...	25,000	29,162 80	25,000 00
of Fitchburg, Mass., 6s, ...	5,000	5,250 00	5,000 00
of Gardner, Me., 5s, ...	10,000	10,583 00	10,000 00
of Hartford, Conn., 6s, ...	10,000	10,000 00	10,000 00
of Haverhill, Mass., 7s, ...	10,000	10,233 00	10,000 00
of Holyoke, Mass, 4s, ...	75,000	76,372 50	75,000 00
of Lawrence, Mass, 6s, ...	38,000	40,735 00	38,000 00
of Lewiston, Me., 5s and 6s, ...	25,000	28,366 00	25,000 00
of Lynn, Mass., 6s, ...	20,000	22,200 00	20,000 00
of Portsmouth, N. H., 6s, ...	3,000	3,127 50	3,000 00*
of Salem, Mass., 6s, ...	10,000	10,500 00	10,000 00
of Somerville, Mass., 5s, ...	10,000	10,466 00	10,000 00
of Springfield, Mass., 7s, ...	41,000	52,767 60	41,000 00
of Springfield, Ohio, 5s, ...	25,000	26,066 50	25,000 00
of Waterbury, Conn., 7s, ...	20,000	23,600 00	20,000 00
United States 4½s, ...	40,000	41,700 00	40,000 00
	\$463,000	\$497,345 90	\$463,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$14,100 00	\$10,000 00
100	Atlas Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
150	Blackstone N'l Bank, Boston,	15,000	16,650 00	15,000 00
79	Boston National Bank, Boston,	7,900	9,401 00	7,900 00
200	Boylston Nat'l Bank, Boston, .	20,000	27,400 00	20,000 00
83	National City Bank, Boston, .	8,300	8,300 00	8,300 00
150	Columbian N'l Bank, Boston,	15,000	18,000 00	15,000 00
165	N'l B'k of Commerce, Boston,	16,500	22,605 00	16,500 00
85	N'l B'k of the Commonwealth, Boston, .	8,500	14,450 00	8,500 00
114	Continental N'l B'k, Boston, .	11,400	14,364 00	11,400 00
100	National Eagle Bank, Boston,	10,000	10,800 00	10,000 00
133	Eliot National Bank, Boston, .	13,300	17,822 00	13,300 00
73	Everett Nat'l Bank, Boston, .	7,300	8,030 00	7,300 00
35	Faneuil Hall N'l Bank, Boston,	3,500	5,005 00	3,500 00
25	First National Bank, Boston, .	2,500	6,300 00	2,500 00
91	Freeman's Nat'l Bank, Boston,	9,100	9,737 00	9,100 00
200	Globe National Bank, Boston,	20,000	20,000 00	20,000 00
70	Hamilton Nat'l Bank, Boston,	7,000	8,540 00	7,000 00
85	N'l Hide & Leather B'k, Boston,	8,500	11,050 00	8,500 00
97	Howard Nat'l Bank, Boston, .	9,700	10,864 00	9,700 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,800 00	10,000 00
22	Market Nat'l Bank, Boston, .	2,200	2,222 00	2,200 00
155	Massachusetts N'l B'k, Boston,	15,500	16,585 00	15,500 00
333	Merchants' N'l Bank, Boston,	33,300	50,616 00	33,300 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,900 00	5,000 00
91	New England N'l B'k, Boston,	9,100	15,470 00	9,100 00
200	North National Bank, Boston,	20,000	28,800 00	20,000 00
117	N'l B'k of No. America, Boston,	11,700	14,859 00	11,700 00
64	Old Boston Nat'l Bank, Boston,	6,400	7,680 00	6,400 00
20	N'l B'k of Redemption, Boston,	2,000	2,800 00	2,000 00
204	National Revere Bank, Boston,	20,400	26,520 00	20,400 00
72	Second National Bank, Boston,	7,200	14,040 00	7,200 00
57	Shawmut Nat'l Bank, Boston, .	5,700	7,467 00	5,700 00
95	Shoe & Leather N'l B'k, Boston,	9,500	9,215 00	9,500 00
75	Suffolk Nat'l Bank, Boston, .	7,500	8,325 00	7,500 00
250	Third National Bank, Boston,	25,000	30,000 00	25,000 00
83	Traders' Nat'l Bank, Boston, .	8,300	8,964 00	8,300 00
100	Tremont Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
44	National Union Bank, Boston,	4,400	6,292 00	4,400 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
36	Winthrop Nat'l Bank, Boston,	3,600	4,104 00	3,600 00
60	First National Bank, Chelsea,	6,000	7,560 00	6,000 00
458	Asiatic Nat'l Bank, Salem, .	13,740	17,404 00	13,740 00
100	Nat'l Exchange Bank, Salem,	10,000	12,000 00	10,000 00
24	First National Bank, Salem, .	2,400	3,192 00	2,400 00
158	Mercantile Nat'l Bank, Salem,	15,800	19,434 00	15,800 00
205	Merchants' Nat'l Bank, Salem,	10,250	13,940 00	10,250 00
109	Naumkeag Nat'l Bank, Salem,	10,900	15,914 00	10,900 00
259	Salem National Bank, Salem,	25,900	33,670 00	25,900 00
		\$530,290	\$676,491 00	\$530,290 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$25,000	\$24,665 00	\$25,000 00
Fitchburg R.R. 4½s, ...	100,000	101,666 00	100,000 00
Old Colony R.R. 4½s, ...	20,000	21,300 00	20,000 00
Providence & Worcester R.R. 6s, ...	50,000	56,250 00	50,000 00
Boston, Barre & Gardner R.R. 7s, ...	10,000	10,633 00	10,000 00
Boston & Lowell R.R. 4s, ...	100,000	100,330 00	100,000 00
Leeds & Farmington R.R. 6s, ...	23,000	25,300 00	23,000 00
Androscoggin & Kennebec R.R. 6s, ...	6,300	6,320 00	6,300 00
	\$334,300	\$346,464 00	\$334,300 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$88,000 00	2½ per cent.	\$75,000 00	4¾ per cent.	\$25,000 00	5¼ per cent.
4,600 00	3½ "	578,000 00	4½ "	50,122 00	5½ "
25,000 00	3½ "	125,000 00	4½ "	173,100 00	6 "
29,000 00	3½ "	245,000 00	4½ "	21,200 00	6½ "
110,000 00	3½ "	50,000 00	4½ "	26,950 00	7 "
373,000 00	4 "	294,700 00	5 "	40,882 94	7¾ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$34,060 60
Assessed value of the same, ...	27,850 00
Net income received from same during year ending Oct. 31, 1890, ...	1,008 39
Number of loans which are of an amount not exceeding \$3,000 each, ...	175
Aggregate amount of the same, ...	233,382 94
Total number of loans upon real estate, ...	195
Amount of investments from which no income is received, ...	4,700 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	168,862 63
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	62,289 75
year ending Oct. 31, 1890, ... } 2 per cent., {	64,341 59
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,478
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,056
Total number of open accounts Oct. 31, 1890, ...	10,398
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	8,267 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	609,956 02
Number of same, ...	8,273
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	536,838 47
Number of same, ...	5,449
Date of examination by commissioner: April 18.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 14, 1890.

Personally appeared Charles H. Henderson, Treasurer of the Salem Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW FITZ, *Justice of the Peace.*

ESSEX, ss.

Nov. 15, 1890.

Personally appeared William H. Jelly, President, and N. A. Very, A. L. Huntington, Henry A. Hale, Frank A. Brown and H. M. Batchelder, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ANDREW FITZ, *Justice of the Peace.*

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 69.

LYSANDER N. PAINE, *President.*

LEWIS NICKERSON, *Treasurer.*

LEWIS NICKERSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LYSANDER N. PAINE,

LAUREN YOUNG,

ATKINS NICKERSON,

A. L. PUTNAM,

JAMES A. SMALL.

Open for business every business day, 9 A.M. to 12 M., 1 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, ...	\$30,000 00	Deposits, ...	\$326,168 21
Loan on public funds, ...	700 00	Guaranty fund, ...	12,954 48
Bank stock as per schedule, ...	94,240 84	Profit and loss ac-	
Railroad bonds as per schedule, ...	21,787 50	count, ...	6,186 75
Real estate (for banking pur-		Surplus fund, ...	1,120 37
poses), ...	2,800 00		
Real estate by foreclosure, ...	28,000 00		
Loans on real estate, ...	118,929 07		
Loans on personal security, ...	36,513 78		
Loans to counties, cities or towns			
(notes), ...	1,000 00		
Loans on depositors' books, ...	200 00		
Deposit in bank, on interest, ...	7,692 21		
Furniture and safe, ...	2,000 00		
Cash on hand, ...	2,566 41		
	<u>\$346,429 81</u>		<u>\$346,429 81</u>

Cash on Deposit in Bank :—

National Revere Bank, Boston,	\$7,692 21
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Loan on Public Funds:—

On \$700 United States 4s,	\$700 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s, . .	\$2,000	\$2,120 00	\$2,000 00
of Columbus, Ohio, 6s, . .	4,000	4,120 00	4,000 00*
of Holyoke, Mass., 7s, . .	15,000	16,200 00	15,000 00
of Saginaw, Mich., 5s, . .	6,000	6,390 00	6,000 00
of Fort Wayne, Ind., 6s, . .	3,000	3,360 00	3,000 00
	\$30,000	\$32,190 00	\$30,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston, .	\$2,500	\$2,900 00	\$3,175 00
20	Blackstone N'l Bank, Boston,	2,000	2,230 00	2,500 00
10	Blue Hill Nat'l Bank, Milton,	1,000	1,030 00	1,000 00
76	Boston Nat'l Bank, Boston, .	7,600	9,101 00	7,600 00
50	Central Nat'l Bank, Boston, .	5,000	6,975 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,905 00	1,878 75
50	Eliot National Bank, Boston, .	5,000	6,700 00	6,000 00
50	Everett National Bank, Boston,	5,000	5,500 00	6,575 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,837 50	4,500 00
25	Globe National Bank, Boston,	2,500	2,500 00	3,562 50
15	Howard Nat'l Bank, Boston, .	1,500	1,680 00	1,500 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,750 00	6,250 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,700 00	2,871 88
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,190 00
50	N'l B'k of the Republic, Boston,	5,000	8,500 00	5,541 67
69	National Revere Bank, Boston,	6,900	9,004 50	7,592 62
20	Old Boston N'l Bank, Boston,	2,000	2,405 00	3,300 00
17	Second National Bank, Boston,	1,700	3,281 00	1,700 00
26	State National Bank, Boston, .	2,600	3,250 00	2,600 00
30	Suffolk National Bank, Boston,	3,000	3,371 33	4,187 50
45	Tremont N'l Bank, Boston, .	4,500	4,871 25	5,473 42
5	Home Nat'l Bank, Brockton, .	500	650 00	540 00
54	First Nat'l B'k, Provincetown,	5,400	8,532 00	6,820 00
		\$78,200	\$99,673 58	\$94,240 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,110 00	\$1,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	4,787 50
Fitchburg R.R. 5s, ...	10,000	10,600 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,540 00	6,000 00
	\$22,000	\$23,100 00	\$21,787 50

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,692 21	2 per cent.	\$4,000 00	5½ per cent.	\$5,530 00	6½ per cent.
3,500 00	4½ “	8,000 00	5½ “	419 00	7 “
65,150 00	5 “	70,503 85	6 “	240 00	8 “

Amount invested in real estate for banking purposes, ...	\$2,800 00
Estimated value of the same, ...	2,800 00
Assessed value of the same, ...	1,950 00
Net income received from same during year ending Oct. 31, 1890, . . .	31 38
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	28,000 00
Assessed value of the same, ...	18,500 00
Net income received from same during year ending Oct. 31, 1890, . . .	349 72
Number of loans which are of an amount not exceeding \$3,000 each, 148	
Aggregate amount of the same, ...	107,242 85
Total number of loans upon real estate, ...	99
Amount of investments from which no income is received, ...	1,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	17,307 22
Times for the dividends fixed by the by-laws: Friday preceding third Monday of January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	5,604 03
year ending Oct. 31, 1890, ... } 2 per cent., {	5,789 66
Number of accounts opened during the year ending Oct. 31, 1890, . . .	236
Number of accounts closed during the year ending Oct. 31, 1890, . . .	170
Total number of open accounts Oct. 31, 1890, ...	1,647
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,714 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	83,944 15
Number of same, ...	890
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	69,086 80
Number of same, ...	778
Date of examination by commissioner: September 12.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

Nov. 13, 1890.

Personally appeared Lewis Nickerson, Treasurer of the Seamen's Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JAMES H. HOPKINS, *Justice of the Peace.*

BARNSTABLE, SS.

Nov. 13, 1890.

Personally appeared Lysander N. Paine, President, and Joshua Cook, Nathaniel Hopkins, Nathan Young, Abner B. Rich, Joseph Manta, A. L. Putnam and James Gifford, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JAMES H. HOPKINS, *Justice of the Peace.*

SECURITY SAVINGS BANK—WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 53.

L. M. HARRIS, *President.*

GEO. L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. M. HARRIS,

HENRY O. SAWYER,

A. N. WHITING,

WILLIAM R. WALKER,

JNO. C. HASTINGS.

Open for business every business day, except Saturday, 8 to 11 A.M., 2 to 4 P.M.;
Saturday, 8 to 11 A.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,066 44	Deposits, . . .	\$10,884 24
Bank stock as per schedule, .	531 00	Guaranty fund, .	27 20
Loans on real estate, . . .	4,775 00	Profit and loss account, . . .	103 21
Loans on personal security, .	1,300 00		
Loans to counties, cities or towns (notes), ...	2,200 00		
Deposit in bank on interest, .	41 27		
Expense account, ...	53 67		
Cash on hand, ...	47 27		
	\$11,014 65		\$11,014 65

Cash on Deposit in Bank :—

Citizens' National Bank, Worcester, ... \$41 27

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . . .	\$2,000	\$2,066 44	\$2,066 44

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	City Nat'l Bank, Worcester, .	\$200	\$286 00	\$286 00
2	Quinsigamond National Bank, Worcester, ...	200	245 00	245 00
		\$400	\$531 00	\$531 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41 27 2,200 00	3 per cent. 4 “	\$400 00 1,700 00	4 $\frac{3}{4}$ per cent. 5 “	\$1,500 00 2,475 00	5 $\frac{1}{2}$ per cent. 6 “

Number of loans which are of an amount not exceeding \$3,000 each, .	14	
Aggregate amount of the same, ...		\$8,316 27
Total number of loans upon real estate, ...	9	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		351 06
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., 2 per cent.,	96 09 147 01
Number of accounts opened during the year ending Oct. 31, 1890, .	49	
Number of accounts closed during the year ending Oct. 31, 1890, .	14	
Total number of open accounts Oct. 31, 1890, ...	100	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		3 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		6,823 84
Number of same, ...	139	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		1,585 34
Number of same, ...	44	
Date of examination by commissioner: July 22.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 19, 1890.

Personally appeared George L. Hyde, Treasurer of the Security Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LOUIS CUTTING, *Justice of the Peace.*

WORCESTER, SS.

Nov. 19, 1890.

Personally appeared L. M. Harris, President, and Alfred N. Whiting, C. M. Harris, John C. Hastings, M. W. Houghton and H. E. Morton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LOUIS CUTTING, *Justice of the Peace.*

SHELBURNE FALLS SAVINGS BANK—SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 46.

F. A. BALL, *President.*

A. K. HAWKS, *Treasurer.*

HERBERT NEWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. WARD, GEO. A. BATES,
A. K. HAWKS.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$240,000 00	Deposits, ...	\$762,841 32
Bank stock as per schedule, .	31,900 00	Guaranty fund, . . .	37,500 00
Loans on bank stock, ...	2,500 00	Profit and loss account, ...	18,355 65
Railroad bonds as per schedule, .	100,000 00		
Loans on real estate, ...	302,410 88		
Loans on personal security, ...	77,087 40		
Deposits in banks, on interest, .	58,436 38		
Deposit in bank, not on interest, .	5,592 80		
Cash on hand, ...	769 51		
	\$818,696 97		\$818,696 97

Cash on Deposit in Banks, amount in each :—

Shelburne Falls National Bank, Shelburne Falls, ...	\$5,592 80
Conway National Bank, Conway, ...	12,675 31
Home National Bank, Holyoke, ...	10,207 41
Mechanics' National Bank, Boston, ...	17,776 92
South End National Bank, Boston, ...	2,776 74
Third National Bank, Springfield, ...	15,000 00

Loans on Bank Stock, amount on each :—

On 25 shares Home National Bank, Holyoke, ...	\$2,000 00
On 7 shares Shelburne Falls National Bank, Shelburne Falls, ...	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$10,000	\$10,400 00	\$10,000 00
of Boston, Mass., 5s, . . .	48,000	55,700 00	48,000 00
of Boston, Mass., 4s, . . .	25,000	26,500 00	25,000 00
of Fall River, Mass., 6s, . . .	14,000	15,250 00	14,000 00
of Fall River, Mass., 5s, . . .	20,000	20,800 00	20,000 00
of Lynn, Mass., 6s, . . .	7,000	7,400 00	7,000 00
of Lynn, Mass., 5s, . . .	10,000	11,500 00	10,000 00
of Milwaukee, Wis., 7s, . . .	20,000	21,000 00	20,000 00
of New Bedford, Mass., 4s, . . .	5,000	5,100 00	5,000 00
of Providence, R. I., 5s, . . .	49,000	56,600 00	49,000 00
of Springfield, Ohio, 5s, . . .	12,000	12,700 00	12,000 00
of Worcester, Mass., 4s, . . .	20,000	21,200 00	20,000 00
	\$240,000	\$264,150 00	\$240,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
123	Shelburne Falls Nat'l Bank, Shelburne Falls, . . .	\$12,300	\$13,500 00	\$12,300 00
50	Adams N'l Bank, No. Adams,	5,000	6,250 00	5,000 00
46	Conway Nat'l Bank, Conway,	4,600	5,000 00	4,600 00
50	First N'l Bank, Northampton,	5,000	6,250 00	5,000 00
50	South End N'l Bank, Boston,	5,000	5,000 00	5,000 00
		\$31,900	\$36,000 00	\$31,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,200 00	\$20,000 00
Fitchburg R.R. 5s, . . .	40,000	42,500 00	40,000 00
Fitchburg R.R. 4s, . . .	10,000	9,700 00	10,000 00
N. Y. & N. E. R.R. (terminal) 4s, . .	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	21,800 00	20,000 00
	\$100,000	\$104,700 00	\$100,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,776 74 17,776 92	2½ per cent. 3 “	\$27,882 72	4 per cent.	\$391,998 28	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 319
 Aggregate amount of the same, ... \$228,005 28
 Total number of loans upon real estate, ... 311
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 54,646 51
 Times for the dividends fixed by the by-laws: April 10 and October 10.
 Rate and amount of each semi-annual dividend during the } 2 per cent., {
 year ending Oct. 31, 1890, ... } 2 per cent., { 14,284 87
 } 14,345 54
 Number of accounts opened during the year ending Oct. 31, 1890, . 397
 Number of accounts closed during the year ending Oct. 31, 1890, . 317
 Total number of open accounts Oct. 31, 1890, ... 3,203
 Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
 clusive of taxes), ... 1,937 01
 Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1890, ... 133,111 44
 Number of same, ... 2,073
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1890, ... 133,714 70
 Number of same, ... 1,488
 Date of examination by commissioner: November 17.

COMMONWEALTH OF MASSACHUSETTS.

FRANKLIN, SS.

Nov. 15, 1890.

Personally appeared A. K. Hawks, Treasurer of the Shelburne Falls Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY M. PUFFER, *Justice of the Peace.*

FRANKLIN, SS.

Nov. 15, 1890.

Personally appeared F. A. Ball, President, and A. W. Ward, J. K. Patch, Geo. W. Jenks, Herbert Newell and Edwin Baker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY M. PUFFER, *Justice of the Peace.*

SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 20.

OREN S. KNAPP, *President.*

FREDERIC W. STONE, *Treasurer.*

FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OREN S. KNAPP,	J. WALTER SANBORN,
SILAS H. HOLLAND,	PHILIP EBERLE,
MARSHALL H. LOCKE.	

Open for business every business day, 11 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$17,500 00	Deposits, ...	\$174,966 61
Loan on public funds, ...	5,000 00	Guaranty fund, ...	1,150 00
Bank stock as per schedule, ...	3,500 00	Interest account, ...	2,274 29
Railroad bonds as per schedule, ...	10,000 00	Profit and loss account, ...	388 16
Loans on real estate, ...	120,925 00		
Loans on personal security, ...	13,100 00		
Loans on depositors' books, ...	20 00		
Deposits in banks, on interest, ...	5,455 66		
Expense account, ...	460 71		
Premium account, ...	2,399 42		
Furniture and fixtures, ...	125 00		
Cash on hand, ...	293 27		
	\$178,779 06		\$178,779 06

Cash on Deposit in Banks, amount in each : —

Market National Bank, Boston, ...	\$4,814 12
Boston Safe Deposit and Trust Company, Boston, ...	641 54

Loan on Public Funds : —

On \$2,000 United States 4s, ...	}	\$5,000 00
On \$3,000 City of Cambridge, Mass., 6s, ...		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bedford, Mass, 4s, . .	\$2,000	\$2,000 00	\$2,000 00
City of Cleveland, Ohio, 6s, . .	1,000	1,115 00	1,000 00
of Cleveland, Ohio, 7s, . .	2,000	2,200 00	2,000 00
of Nashua, N. H., 6s, . .	500	510 00	500 00
of Newburyport, Mass., 4s, . .	2,000	2,080 00	2,000 00
of New London, Conn, 4s, . .	2,000	2,080 00	3,000 00
Town of North Easton (village district) 4s, ...	2,000	2,050 00	2,000 00
City of Somerville, Mass., 4s, . .	3,000	3,065 00	3,000 00
of Somerville, Mass., 5s, . .	2,000	2,100 00	2,000 00
Town of Wellesley, Mass., 4s, . .	1,000	1,025 00	1,000 00
	\$17,500	\$18,225 00	\$17,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market Nat'l Bank, Boston, .	\$2,000	\$2,000 00	\$2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,522 50	1,000 00
5	N'l B'k of No. America, Boston,	500	637 50	500 00
		\$3,500	\$4,160 00	\$3,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	\$1,000	\$1,160 00	\$1,000 00
Boston & Lowell R.R. 7s, ...	2,000	2,060 00	2,000 00
Concord & Montreal R.R. 4s, ...	1,000	1,020 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	1,000	1,060 00	1,000 00
Maine Central R.R. 7s, ...	2,000	2,360 00	2,000 00
Nashua & Lowell R.R. 6s, ...	2,000	2,090 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,090 00	1,000 00
	\$10,000	\$10,840 00	\$10,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,455 66 5,000 00	2½ per cent. 4½ “	\$105,135 00 21,000 00	5 per cent. 5½ “	\$7,910 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, .	53	
Aggregate amount of the same, ...		\$87,336 54
Total number of loans upon real estate, ...	59	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		6,829 25
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		2,103 64
year ending Oct. 31, 1890, ... } 2 per cent., {		2,510 76
Number of accounts opened during the year ending Oct. 31, 1890, .	371	
Number of accounts closed during the year ending Oct. 31, 1890, .	160	
Total number of open accounts Oct. 31, 1890, ...	940	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		723 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		108,309 36
Number of same, ...	1,724	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		64,977 74
Number of same, ...	908	
Date of examination by commissioner: February 18.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 8, 1890.

Personally appeared Frederic W. Stone, Treasurer of the Somerville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOSEPH J. GILES, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 8, 1890.

Personally appeared Richard H. Sturtevant, Vice-President, and George L. Baxter, Philip Eberle, Albion A. Perry, S. H. Holland, M. H. Locke, J. Walter Sanborn and H. P. Makechine, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOSEPH J. GILES, *Justice of the Peace.*

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

H. J. BLISS, *President.*

H. H. WELLINGTON, *Treasurer.*

JAMES C. CHALMERS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL BURT,

H. H. WELLINGTON,

A. B. MOLE,

A. J. BUCKLIN,

W. B. GREENE.

Open for business every business day, 9 A.M. to 12.30 P.M., 1.30 to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$118,500 00	Deposits, ...	\$656,637 84
Bank stock as per schedule, .	53,100 00	Guaranty fund, .	31,000 00
Railroad bonds as per schedule, .	77,000 00	Interest account, .	2,973 93
Loans on real estate, ...	248,170 00	Profit and loss ac-	
Loans on personal security, .	87,175 00	count, ...	3,578 43
Loans to counties, cities or towns			
(notes), ...	60,800 00		
Deposits in banks, on interest, .	41,168 85		
Deposit in bank, not on interest, .	5,000 00		
Expense account, ...	641 65		
Unpaid interest, ...	1,524 00		
Insurance, ...	72 00		
Cash on hand, ...	1,038 70		
	\$694,190 20		\$694,190 20

Cash on Deposit in Banks, amount in each :—

First National Bank, Adams, ...	\$29,712 53
Lincoln National Bank, Boston, ...	11,456 32
Franklin County National Bank, Greenfield, ...	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . . .	\$22,500	\$24,075 00	\$22,500 00
City of Boston, Mass., 4s, . . .	12,000	12,660 00	12,000 00
of Boston, Mass., 5s, . . .	3,000	3,600 00	3,000 00
of Boston, Mass., 6s, . . .	2,000	2,500 00	2,000 00
of Cambridge, Mass., 6s, . . .	3,000	3,290 00	3,000 00
District of Columbia 5s, . . .	12,000	13,560 00	12,000 00
of Columbia 6s, . . .	10,500	10,900 00	10,500 00
City of Cleveland, Ohio, 6s, . . .	2,000	2,300 00	2,000 00
of Dayton, Ohio, 6s, . . .	3,000	3,255 00	3,000 00
of East Saginaw, Mich., 5s, . . .	1,000	1,130 00	1,000 00
of Fall River, Mass., 6s, . . .	5,000	5,990 00	5,000 00
of Fall River, Mass., 5s, . . .	4,000	4,450 00	4,000 00
of Lewiston, Me., 5s, . . .	2,000	2,160 00	2,000 00
of Lynn, Mass., 6s, . . .	1,000	1,020 00	1,000 00
of Marblehead, Mass., 4s, . . .	5,000	5,215 00	5,000 00
of Manchester, N. H., 6s, . . .	2,000	2,200 00	2,000 00
Town of Natick, Mass., 4s, . . .	3,000	3,045 00	3,000 00
City of Newburyport, Mass., 6s, . . .	500	510 00	500 00
of Pawtucket, R. I., 4s, . . .	5,000	5,200 00	5,000 00
of Providence, R. I., 5s, . . .	5,000	5,900 00	5,000 00
of Springfield, Mass., 6s, . . .	1,000	1,300 00	1,000 00
of Springfield, Ohio, 5s, . . .	3,000	3,300 00	3,000 00
of Springfield, Ohio, 4½s, . . .	2,000	2,360 00	2,000 00
of Somerville, Mass., 5s, . . .	5,000	5,400 00	5,000 00
of Salem, Mass., 5s, . . .	1,000	1,160 00	1,000 00
of Taunton, Mass., 6s, . . .	1,000	1,120 00	1,000 00
of Worcester, Mass., 4s, . . .	2,000	2,200 00	2,000 00
	\$118,500	\$129,800 00	\$118,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
167	First National Bank, Adams, .	\$16,700	\$25,050 00	\$16,700 00
50	Lincoln National Bank, Boston,	5,000	5,850 00	5,000 00
20	Conway Nat'l Bank, Conway,	2,000	2,400 00	2,000 00
50	First N'l Bank, Easthampton,	5,000	7,000 00	5,000 00
16	Franklin County Nat'l Bank, Greenfield, ...	1,600	1,600 00	1,600 00
25	Lee National Bank, Lee, . . .	2,500	3,650 00	2,500 00
10	Lenox National Bank, Lenox,	1,000	1,050 00	1,000 00
35	Adams N'l B'k, North Adams,	3,500	4,725 00	3,500 00
13	First N'l Bank, Newburyport,	1,300	1,586 00	1,300 00
75	Berkshire N'l B'k, No. Adams,	7,500	7,500 00	7,500 00
5	Third Nat'l Bank, Pittsfield, .	500	850 00	500 00
40	First Nat'l Bank, Worcester, .	4,000	7,600 00	4,000 00
25	First Nation'l Bank, Woburn,	2,500	3,125 00	2,500 00
		\$53,100	\$71,986 00	\$53,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$8,000	\$8,400 00	\$8,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,450 00	5,000 00
Boston & Lowell R.R. 7s, . . .	2,000	2,120 00	2,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,300 00	5,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,130 00	1,000 00
Boston & Lowell R.R. 5s, . . .	7,000	7,770 00	7,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	7,000	8,400 00	7,000 00
Fitchburg R.R. 5s, ...	6,000	6,470 00	6,000 00
Leeds & Farmington R.R. 6s, . . .	5,000	5,600 00	5,000 00
Nashua & Rochester R.R. 5s, . . .	5,000	5,250 00	5,000 00
Old Colony R.R. 6s, ...	9,000	10,330 00	9,000 00
Old Colony R.R. 4½s, ...	1,000	1,100 00	1,000 00
Portland & Kennebec R.R. 6s, . . .	6,000	6,600 00	6,000 00
Vermont and Massachusetts R.R. 5s,	10,000	11,400 00	10,000 00
	\$77,000	\$85,270 00	\$77,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,168 85	3 per cent.	\$88,500 00	5 per cent.	\$296,495 00	6 per cent.
10,500 00	4 “	5,000 00	5½ “	650 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, 216
 Aggregate amount of the same, ... \$177,395 00
 Total number of loans upon real estate, ... 197
 Gross amount of interest or profits received or earned, as per books, dur-
 ing year ending Oct. 31, 1890, ... 36,219 27
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 11,461 81
 year ending Oct. 31, 1890, ... } 2 per cent., { 11,931 42
 Number of accounts opened during the year ending Oct. 31, 1890, . . 397
 Number of accounts closed during the year ending Oct. 31, 1890, . . 247
 Total number of open accounts Oct. 31, 1890, ... 2,035
 Total expenses of the corporation for the year ending Oct. 31, 1890
 (exclusive of taxes), ... 2,450 89
 Amount of deposits, not including dividends, received during the year end-
 ing Oct. 31, 1890, ... 153,713 45
 Number of same, ... 2,237
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1890, ... 116,886 06
 Number of same, ... 1,254
 Date of examination by commissioner: June 24.

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

ADAMS, Nov. 1, 1890.

Personally appeared H. H. Wellington, Treasurer of the South Adams Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ARTHUR B. DANIELS, *Justice of the Peace.*

BERKSHIRE, SS.

ADAMS, Nov. 1, 1890.

Personally appeared H. J. Bliss, President, and Daniel Burt, B. F. Phillips, James Renfrew, Jr., A. J. Bucklin, A. B. Mole, F. E. Mole, J. B. Farnum and C. F. Sayles, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ARTHUR B. DANIELS, *Justice of the Peace.*

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 64.

THOS. HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS HILLS,	WM. S. CROSBY,	OTIS D. DANA,
BENJAMIN DEAN,	SOLOMON A. WOODS,	CHAS. T. GALLAGHER,
THOS. LEAVITT,	DUDLEY PRAY,	GEO. H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and
Saturday, 7 to 9 P.M., for deposits only.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$165,935 75	Deposits, ...	\$2,346,560 92
Bank stock as per schedule, .	105,720 00	Guaranty fund, . .	95,408 00
Railroad bonds as per schedule, .	163,000 00	Profit and loss account, ...	61,304 14
Real estate (for banking purposes), ...	50,000 00		
Real estate by foreclosure, ...	18,148 99		
Loans on real estate, ...	1,144,946 00		
Loans on personal security, ...	790,000 00		
Loans to counties, cities or towns (notes), ...	5,000 00		
Deposits in banks on interest, . .	52,885 62		
Cash on hand, ...	7,636 70		
	<u>\$2,503,273 06</u>		<u>\$2,503,273 06</u>

Cash on Deposit in Banks, amount in each :—

Tremont National Bank, Boston, ...	\$24,747 86
Howard National Bank, Boston, ...	28.137 76

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$8,000	\$9,080 00	\$7,320 00
of Chelsea, Mass., 6s, . . .	7,000	7,315 00	6,860 00
of Cleveland, Ohio, 7s, . . .	18,000	19,537 50	18,000 00
of Cleveland, Ohio, 6s, . . .	10,000	11,130 00	10,000 00
District of Columbia 5s, . . .	4,000	4,426 67	4,000 00
of Columbia 6s, . . .	3,000	3,630 00	3,000 00
of Columbia 7s, . . .	7,000	9,000 83	7,000 00
City of Dayton, Ohio, 4s, . . .	16,000	16,106 67	16,000 00
of Detroit, Mich, 6s, . . .	9,000	11,475 00	9,000 00
Town of Everett, Mass., 6s, . . .	1,000	1,040 00	980 75
City of Fall River, Mass., 6s, . . .	10,000	12,750 00	10,000 00
of Grand Rapids, Mich, 8s, . . .	5,000	5,533 34	5,000 00
of Lewiston, Me., 6s, . . .	10,000	12,100 00	10,000 00
of New London, Conn., 7s, . . .	10,000	12,633 33	10,000 00
of Norwich, Conn., 5s, . . .	24,000	27,460 00	24,000 00
of Portland, Me., 6s, . . .	15,000	18,600 00	13,775 00*
of Pawtucket, R. I., 6s, . . .	8,000	8,680 00	8,000 00
of Springfield, Mass., 7s, . . .	3,000	3,212 50	3,000 00
	\$168,000	\$193,710 84	\$165,935 75

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston,	\$11,100	\$12,876 00	\$11,100 00
75	N'l B'k of Commerce, Boston,	7,500	10,275 00	7,500 00
60	Columbian N'l Bank, Boston, .	6,000	7,215 00	6,000 00
100	Eliot National Bank, Boston, .	10,000	13,400 00	10,000 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,142 50	2,000 00
60	Globe National Bank, Boston,	6,000	6,000 00	6,000 00
45	Massachusetts N'l B'k, Boston,	4,500	4,848 75	4,500 00
45	N'l B'k of No. America, Boston,	4,500	5,737 50	4,500 00
15	N'l B'k of the Republic, Boston,	1,500	2,497 50	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	490 00	500 00
50	Suffolk National Bank, Boston,	5,000	5,631 25	5,000 00
175	Third National Bank, Boston,	17,500	21,043 75	17,420 00
150	Tremont Nat'l Bank, Boston, .	15,000	17,475 00	15,000 00
133	Nat'l Webster Bank, Boston, .	13,300	13,566 00	13,300 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,599 50	1,400 00
		\$105,800	\$124,797 75	\$105,720 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
New Bedford R.R. 7s, ...	\$1,000	\$1,108 33	\$1,000 00
Old Colony R.R. 4½s, ...	25,000	26,718 75	25,000 00
Old Colony R.R. 5s, ...	1,000	1,004 17	1,000 00
Old Colony R.R. 7s, ...	5,000	5,483 32	5,000 00
Boston & Albany R.R. 7s, ...	18,000	18,765 00	18,000 00
Boston & Maine R.R. 7s, ...	38,000	41,566 67	38,000 00
Fitchburg R.R. 4s, ...	10,000	9,866 66	10,000 00
Boston & Lowell R.R. 6s, ...	14,000	15,680 00	14,000 00
Portland & Ogdensburg R.R. 6s, ...	12,000	14,040 00	12,000 00
Maine Central R.R. 6s, ...	5,000	6,016 67	5,000 00
Maine Central R.R. 7s, ...	5,000	5,775 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s, ...	25,000	26,333 33	25,000 00
Leeds & Farmington R.R. 6s, ...	3,000	3,300 00	3,000 00
Portland & Kennebec R.R. 6s, ...	1,000	1,075 00	1,000 00
	\$163,000	\$176,732 90	\$163,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$52,885 62	2½ per cent.	\$1,211,126 00	5 per cent.	\$4,700 00	6½ per cent.
5,000 00	4 “	69,390 00	5½ “	800 00	7 “
203,500 00	4½ “	94,530 00	6 “	10,900 00	7½ “
340,000 00	4¾ “				

Amount invested in real estate for banking purposes, ...	\$50,000 00
Estimated value of the same, ...	50,000 00
Assessed value of the same, ...	58,700 00
Net income received from same during year ending Oct. 31, 1890, ...	2,021 89
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	18,148 99
Assessed value of the same, ...	18,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 487	
Aggregate amount of the same, ...	713,296 00
Total number of loans upon real estate, ...	554
Amount of investments from which no income is received, ...	18,148 99
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	121,459 92
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	40,604 34
year ending Oct. 31, 1890, ... } 2 per cent., {	42,182 26
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,005
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,571

Total number of open accounts Oct. 31, 1890,	13,159
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	\$7,966 58
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	676,842 78
Number of same,	18,955
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	636,063 47
Number of same,	10,319
Date of examination by commissioner: July 17.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss. Nov. 25, 1890.

Personally appeared Edward H. Barton, Treasurer of the South Boston Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM D. ROCKWOOD, *Justice of the Peace.*

SUFFOLK, ss. Nov. 25, 1890.

Personally appeared Thomas Hills, President, and Thomas Gogin, William S. Crosby, Joseph R. Grose, George Phippen and Otis D. Dana, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WILLIAM D. ROCKWOOD, *Justice of the Peace.*

SOUTHBRIDGE SAVINGS BANK — SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 62.

ROBERT H. COLE, *President.*

C. D. MONROE, *Treasurer.*

C. D. MONROE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

R. H. COLE,

F. L. CHAPIN,

L. PHELPS,

C. D. PAIGE,

GEO. W. WELLS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M. ;
Saturday, 9 A.M. to 12 M., 1 to 2 P.M. ; also 6 to 7 P.M., for deposits.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$278,000 00	Deposits, ...	\$1,510,471 56
Bank stock as per schedule, . .	64,359 88	Guaranty fund, . .	43,800 00
Railroad bonds as per schedule, .	153,000 00	Interest account, . .	24,568 34
Real estate (for banking pur- poses), ...	33,000 00	Profit and loss ac- count, ...	34,808 82
Real estate by foreclosure, . .	1,635 75		
Loans on real estate, ...	525,790 00		
Loans on personal security, . .	502,300 00		
Loans to counties, cities or towns (notes), ...	9,000 00		
Loans on depositors' books, . .	160 00		
Deposits in banks, on interest, .	43,000 00		
Expense account, ...	1,526 70		
Cash on hand, ...	1,876 39		
	\$1,613,648 72		\$1,613,648 72

Cash on Deposit in Banks, amount in each : —

Southbridge National Bank, Southbridge, ... \$35,000 00

Central National Bank, Worcester, ... 8,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass, 6s, .	\$10,000	\$10,200 00	\$10,000 00
of Beverly, Mass., 4s, .	10,000	10,300 00	10,000 00
of Brookline, Mass., 7s, .	20,000	24,000 00	20,000 00
City of Cambridge, Mass., 6s, .	21,000	22,470 00	21,000 00
of Charlestown, Mass., 6s, .	11,000	11,055 00	11,000 00
of Chelsea, Mass, 6s, .	12,000	12,060 00	12,000 00
District of Columbia 7s, .	5,000	5,050 00	5,000 00
City of Fall River, Mass., 6s, .	26,000	32,500 00	26,000 00
of Fitchburg, Mass., 6s, .	5,000	5,025 00	5,000 00
of Holyoke, Mass., 6s, .	20,000	23,400 00	20,000 00
of Lawrence, Mass, 6s, .	10,000	10,750 00	10,000 00
of Lynn, Mass., 6s, .	8,000	8,040 00	8,000 00
of Malden, Mass, 6s, .	20,000	20,500 00	20,000 00
of New Bedford, Mass., 6s, .	5,000	6,550 00	5,000 00
of New Bedford, Mass., 5s, .	10,000	11,150 00	10,000 00
of Newton, Mass., 6s, .	5,000	6,300 00	5,000 00
of Northampton, Mass., 6s, .	20,000	20,500 00	20,000 00
of Pawtucket, R. I., 5s, .	20,000	22,200 00	20,000 00
of Salem, Mass., 5s, .	10,000	11,400 00	10,000 00
of Waterbury, Conn, 7s, .	10,000	11,700 00	10,000 00
of Woburn, Mass., 6s, .	10,000	10,600 00	10,000 00
of Worcester, Mass., 6s, .	10,000	10,250 00	10,000 00
	\$278,000	\$306,000 00	\$278,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston,	\$500	\$580 00	\$635 63
40	Blackstone N'l Bank, Boston,	4,000	4,470 00	4,000 00
18	Boylston Nat'l Bank, Boston, .	1,800	2,479 50	1,800 00
10	Boston National Bank, Boston,	1,000	1,197 50	1,150 00
12	National City Bank, Boston, .	1,200	1,200 00	1,200 00
5	Columbian N'l Bank, Boston,	500	601 25	500 00
10	N'l B'k of Commerce, Boston,	1,000	1,370 00	1,236 25
100	Freeman's Nat'l Bank, Boston,	10,000	10,712 50	13,400 00
22	New England N'l B'k, Boston,	2,200	3,745 50	2,200 00
25	National Revere Bank, Boston,	2,500	3,256 25	2,500 00
50	Suffolk National Bank, Boston,	5,000	5,631 25	6,050 00
20	Washington N'l Bank, Boston,	2,000	2,480 00	2,000 00
18	City Nat'l Bank, Worcester, .	1,800	2,574 00	2,016 00
20	Quinsigamond National Bank, Worcester, ...	2,000	2,480 00	2,380 00
16	Leicester N'l Bank, Leicester,	1,600	2,400 00	1,842 00
138	Southbridge National Bank, Southbridge, ...	13,800	16,560 00	14,490 00
60	Ware National Bank, Ware, .	6,000	6,900 00	6,960 00
		\$56,900	\$68,637 75	\$64,359 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$25,000	\$26,850 00	\$25,000 00
Boston & Lowell R.R. 7s, ...	20,000	22,400 00	20,000 00
Fitchburg R.R. 4s, ...	15,000	14,550 00	15,000 00
Fitchburg R.R. 5s, ...	50,000	54,500 00	50,000 00
Fitchburg R.R. 6s, ...	5,000	5,450 00	5,000 00
Fitchburg R.R. 7s, ...	3,000	3,225 00	3,000 00
Old Colony R.R. 7s, ...	10,000	10,850 00	10,000 00
Old Colony R.R. 4s, ...	25,000	26,500 00	25,000 00
	\$153,000	\$164,325 00	\$153,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,000 00	2½ per cent.	\$68,300 00	4½ per cent.	\$25,000 00	5½ per cent.
8,000 00	3 “	40,000 00	4½ “	61,900 00	5½ “
9,000 00	4 “	105,000 00	4½ “	133,450 00	6 “
38,500 00	4 5/8 “	378,000 00	5 “	4,100 00	7 “
174,000 00	4 3/8 “				

Amount invested in real estate for banking purposes, ...	\$33,000 00
Estimated value of the same, ...	33,000 00
Assessed value of the same, ...	21,000 00
Net income received from same during year ending Oct. 31, 1890, ...	806 23
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	1,635 75
Number of loans which are of an amount not exceeding \$3,000 each, 159	
Aggregate amount of the same, ...	148,600 00
Total number of loans upon real estate, ... 168	
Amount of investments from which no income is received, ...	1,635 75
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	80,691 49
Times for the dividends fixed by the by-laws: first Wednesday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	27,501 00 28,123 09
Number of accounts opened during the year ending Oct. 31, 1890, ...	531
Number of accounts closed during the year ending Oct. 31, 1890, ...	391
Total number of open accounts Oct. 31, 1890, ...	3,882
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	3,780 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	209,991 43
Number of same, ...	3,210

Amount of withdrawals, including dividends, during the year ending Oct.

31, 1890, ... \$190,840 28

Number of same, ... 2,027

Date of examination by commissioner: January 17.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 13, 1890.

Personally appeared C. D. Monroe, Treasurer of the Southbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

J. M. COCHRAN, *Justice of the Peace.*

WORCESTER, ss.

Nov. 10, 1890.

Personally appeared Robert H. Cole, President, and C. D. Paige, Geo. W. Wells, C. A. Paige, F. L. Chapin, J. M. Cochran, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

E. M. PHILLIPS, *Justice of the Peace.*

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 47.

JOHN F. SIMMONS, *President.*

EBENEZER T. FOGG, *Treasurer.*

HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY J. CURTIS,

CHARLES A. LITCHFIELD,

WILLARD TORREY,

JOSEPH H. CORTHELL,

WM. H. LITCHFIELD.

Open for business every business day, except Wednesday, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$11,725 00	Deposits, ...	\$489,168 08
Bank stock as per schedule, .	56,505 00	Guaranty fund, .	16,815 00
Loan on bank stock, ...	500 00	Interest account, .	10,752 20
Railroad bonds as per schedule, .	20,000 00	Suspense account, .	410 27
Real estate by foreclosure, .	18,155 00		
Loans on real estate, ...	324,372 01		
Loans on personal security, .	57,125 72		
Loans to counties, cities or towns (notes), ...	14,375 00		
Loans on depositors' books, .	1,625 00		
Deposits in banks, on interest, .	12,542 10		
Cash on hand, ...	220 72		
	\$517,145 55		\$517,145 55

Cash on Deposit in Banks, amount in each :—

Abington National Bank, Abington, ...	\$6,417 58
Boston National Bank, Boston, ...	6,124 52

Loan on Bank Stock :—

On 25 shares Dedham National Bank, Dedham, ...	\$500 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Worcester, Mass., 4 $\frac{1}{2}$ s, . . .	\$5,000	\$5,400 00	\$5,350 00
of Fall River, Mass., 6s, . . .	1,000	1,080 00	1,150 00
of Fall River, Mass., 5s, . . .	1,000	1,040 00	1,025 00
Town of Harwich, Mass., 5s, . . .	4,000	4,200 00	4,200 00
	<u>\$11,000</u>	<u>\$11,720 00</u>	<u>\$11,725 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,410 00	\$1,300 00
18	Boston Nat'l Bank, Boston, .	1,800	2,142 00	2,016 00
23	National City Bank, Boston, .	2,300	2,300 00	2,300 00
32	Columbian N'l Bank, Boston,	3,200	3,840 00	4,000 00
8	Eliot National Bank, Boston, .	800	1,072 00	800 00
30	N'l B'k of Commerce, Boston,	3,000	4,110 00	4,000 00
23	National Eagle Bank, Boston,	2,300	2,472 00	2,300 00
26	Fourth National Bank, Boston,	2,600	2,957 50	2,600 00
3	Globe National Bank, Boston,	300	302 25	300 00
40	Hingham N'l Bank, Hingham,	2,800	2,930 00	3,556 00
14	Howard Nat'l Bank, Boston, .	1,400	1,571 50	1,400 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,837 50	1,500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,283 75	1,500 00
5	Massachusetts N'l B'k, Boston,	500	538 75	500 00
10	New England N'l B'k, Boston,	1,000	1,701 20	1,000 00
45	North National Bank, Boston,	4,500	6,480 00	4,700 00
13	Shawmut Nat'l Bank, Boston,	1,300	1,706 25	1,300 00
48	Nat'l Revere Bank, Boston, .	4,800	6,252 00	4,800 00
17	Second Nat'l Bank, Boston, .	1,700	3,315 00	1,900 00
23	Traders' Nat'l Bank, Boston, .	2,300	2,351 75	2,300 00
43	Union Nat'l Bank, Weymouth,	4,300	4,859 00	4,300 00
6	Winthrop Nat'l Bank, Boston,	600	685 50	1,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,040 00	2,000 00
16	Washington N'l B'k, Boston,	1,600	1,984 00	1,600 00
10	National Union Bank, Boston,	1,000	1,430 00	1,133 00
13	Union Market National Bank, Watertown, ...	1,300	1,313 00	2,400 00
		<u>\$51,400</u>	<u>\$63,884 95</u>	<u>\$56,505 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 5s, ...	\$10,000	\$10,700 00	\$10,000 00
Boston & Lowell R.R. 4s, ...	10,000	10,000 00	10,000 00
	\$20,000	\$20,700 00	\$20,000 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,542 10 4,000 00	2½ per cent. 4½ “	\$43,525 00 34,400 00	5 per cent. 5½ “	\$313,672 73 2,400 00	6 per cent. 7 “

Value, by books, of real estate held or owned by foreclosure or other- wise, ...	\$18,155 00
Assessed value of the same, ...	12,500 00
Net income received from same during year ending Oct. 31, 1890, ...	564 01
Number of loans which are of an amount not exceeding \$3,000 each, 390	
Aggregate amount of the same, ...	274,051 84
Total number of loans upon real estate, ...	338
Amount of investments from which no income is received, ...	4,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	26,193 41
Times for the dividends fixed by the by-laws: last Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., { year ending Oct. 31, 1890, ... } 2 per cent, {	11,835 90 9,627 11
Number of accounts opened during the year ending Oct. 31, 1890, ...	83
Number of accounts closed during the year ending Oct. 31, 1890, ...	105
Total number of open accounts Oct. 31, 1890, ...	1,222
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,566 82
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	37,826 17
Number of same, ...	297
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	42,927 05
Number of same, ...	487
Date of examination by commissioner: July 8.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 8, 1890.

Personally appeared Ebenezer T. Fogg, Treasurer of the South Scituate Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ANDREW J. LITCHFIELD, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 8, 1890.

Personally appeared John F. Simmons, President, and Henry J. Curtis, Willard Torrey, Chas. H. Killam, William H. Litchfield, David W. Turner and Colman Ford, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ANDREW J. LITCHFIELD, *Justice of the Peace.*

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 34.

JOSIAH REED, *President.* A. E. VINING, *Treasurer.*
A. E. VINING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSIAH REED, PRINCE H. TIRRELL,
JOSEPH DYER, LORING TIRRELL,
A. B. RAYMOND.

Open for business every business day, 8 to 10 A.M., 3.30 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$50,000 00	Deposits, . . .	\$557,550 48
Bank stock as per schedule, .	89,763 62	Guaranty fund, .	19,400 00
Loans on bank stock, . . .	1,125 00	Interest account, .	9,698 07
Railroad bonds as per schedule, .	73,500 00		
Real estate by foreclosure, .	3,032 51		
Loans on real estate, . . .	329,376 55		
Loans on personal security, .	31,520 00		
Loans on depositors' books, .	320 00		
Deposit in bank, on interest, .	3,755 04		
Expense account, ...	466 00		
Premium account, ...	2,500 00		
Furniture and fixtures, . . .	900 00		
Taxes paid, ...	118 51		
Suspense account, ...	30 35		
Cash on hand, ...	240 97		
	\$586,648 55		\$586,648 55

Cash on Deposit in Bank : —

First National Bank, South Weymouth, ... \$3,755 04

Loans on Bank Stock, amount on each : —

On 10 shares First National Bank, South Weymouth, ... \$1,000 00
On 3 shares First National Bank, South Weymouth, ... 125 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
Town of Dalton, Mass., 4s, . .	\$5,000	\$5,150 00	\$5,000 00
City of Fall River, Mass., 4s, . .	5,000	5,100 00	5,000 00
Town of Weymouth, Mass., 4s, . .	35,000	36,050 00	35,000 00
City of Worcester, Mass., 4½s, . .	5,000	5,425 00	5,000 00
	\$50,000	\$51,725 00	\$50,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston, .	\$3,000	\$4,237 50	\$4,205 25
40	Boston Nat'l Bank, Boston, .	4,000	4,790 00	4,000 00
30	Columbian N'l Bank, Boston, .	3,000	3,607 50	3,800 00
20	Continental N'l Bank, Boston,	2,000	2,545 00	2,000 00
30	N'l B'k of Commerce, Boston,	3,000	4,110 00	3,000 00
40	Eliot National Bank, Boston, .	4,000	5,360 00	4,000 00
15	National Eagle Bank, Boston,	1,500	1,620 00	1,500 00
20	Globe National Bank, Boston,	2,000	2,000 00	2,000 00
45	Howard Nat'l Bank, Boston, .	4,500	5,051 25	4,500 00
35	Merchants' N'l Bank, Boston,	3,500	5,328 75	4,575 87
30	Manufacturers' N'l B'k, Boston,	3,000	3,217 50	2,998 75
20	Market Nat'l Bank, Boston, .	2,000	2,000 00	1,800 00
30	New England N'l B'k, Boston,	3,000	5,107 50	3,856 75
30	N'l B'k of No. America, Boston,	3,000	3,825 00	3,349 75
50	N'l B'k of Redemption, Boston,	5,000	7,037 50	6,016 50
35	National Revere Bank, Boston,	3,500	4,558 75	4,087 25
25	N'l B'k of the Republic, Boston,	2,500	4,162 50	2,918 50
30	Shawmut Nat'l Bank, Boston, .	3,000	3,937 50	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,450 00	2,500 00
20	Second Nat'l Bank, Boston, .	2,000	3,900 00	2,835 00
60	First N'l B'k, South Weymouth,	6,000	7,800 00	7,200 00
18	Suffolk Nat'l Bank, Boston, .	1,800	2,027 25	2,000 00
27	Tremont Nat'l Bank, Boston, .	2,700	3,145 50	2,700 00
35	Nat'l Webster Bank, Boston, .	3,500	3,570 00	3,500 00
60	Union Nat'l Bank, Weymouth,	6,000	6,825 00	6,910 00
5	Rockland N'l Bank, Rockland,	500	500 00	510 00
		\$80,500	\$102,714 00	\$89,763 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$10,000	\$10,800 00	\$10,000 00
Boston & Lowell R.R. 7s,	16,000	16,480 00	16,000 00
Boston & Maine R.R. 7s,	1,500	1,575 00	1,500 00
Boston & Providence R.R. 7s,	5,000	5,350 00	5,000 00
Fitchburg R.R. 4s,	3,000	2,910 00	3,000 00
Fitchburg R.R. 6s,	4,000	4,360 00	4,000 00
Fitchburg R.R. 7s,	3,000	3,225 00	3,000 00
Nashua & Lowell R.R. 6s,	1,000	1,040 00	1,000 00
Old Colony R.R. 4s,	18,000	18,360 00	18,000 00
Old Colony R.R. 6s,	4,000	4,500 00	4,000 00
Old Colony R.R. 7s,	3,000	3,255 00	3,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
	\$73,500	\$77,305 00	\$73,500 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,755 04 61,800 00	2 per cent. 5 “	\$45,750 00 254,391 55	5½ per cent. 6 “	\$400 00	7 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,032 51
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1890,	45 00
Number of loans which are of an amount not exceeding \$3,000 each,	242
Aggregate amount of the same,	242,994 00
Total number of loans upon real estate,	259
Amount of investments from which no income is received,	30 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,	30,920 97
Times for the dividends fixed by the by-laws: second Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2¼ per cent., { 11,829 27 2¼ per cent., { 12,033 70
Number of accounts opened during the year ending Oct. 31, 1890,	160
Number of accounts closed during the year ending Oct. 31, 1890,	104
Total number of open accounts Oct. 31, 1890,	1,425
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes),	1,666 95

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$64,458 01
Number of same, ...	841
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	64,395 78
Number of same, ...	604
Date of examination by commissioner: April 4.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, ss.

Nov. 10, 1890.

Personally appeared A. E. Vining, Treasurer of the South Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN H. STETSON, *Justice of the Peace.*

NORFOLK, ss.

Nov. 11, 1890.

Personally appeared Joseph Dyer, Vice-President, and Elbridge Nash, George C. Torrey, Ellis J. Pitcher, Alvin Hollis and H. W. Dyer, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN H. STETSON, *Justice of the Peace.*

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 7, 1871. Present number of corporators, 25.

ERASTUS JONES, *President.*

J. W. TEMPLE, *Treasurer*

J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

NATHAN HERSEY,

DAVID PROUTY,

DAVID BEMIS,

ERASTUS JONES,

GEORGE A. CRAIG.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$139,000 00	Deposits, ...	\$608,454 12
Bank stock as per schedule, .	60,300 00	Guaranty fund, .	13,225 00
Loans on bank stock, ...	42,350 00	Interest account, .	12,278 44
Railroad bonds as per schedule, .	70,500 00	Profit and loss ac-	
Loans on real estate, ...	227,040 00	count, ...	3,375 48
Loans on personal security, .	44,350 00	Overdraft, ...	149 06
Loans to counties, cities or towns			
(notes), ...	44,521 17		
Expense account, ...	544 48		
Premium account, ...	8,876 45		
	\$637,482 10		\$637,482 10

Loans on Bank Stock, amount on each :—

On 68 shares Traders National Bank, Boston, ...	\$5,500 00
On 20 shares First National Bank, Worcester, ...	2,000 00
On 50 shares Manufacturers' National Bank, Boston, ...	4,000 00
On 50 shares Manufacturers' National Bank, Boston, ...	} 10,000 00
On 60 shares Spencer National Bank, Spencer, ...	
On 33 shares Mechanics' National Bank, Worcester, ...	2,700 00
On 40 shares Palmer National Bank, Palmer, ...	3,700 00
On 100 shares Traders' National Bank, Boston, ...	} 9,200 00
On 20 shares First National Bank, Grafton, ...	
On 40 shares Spencer National Bank, Spencer, ...	4,000 00
On 15 shares Central National Bank, Worcester, ...	1,250 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Maine, 7s, . .	\$3,000	\$3,630 00	\$3,000 00
of Cleveland, Ohio, 4s, . .	9,000	9,000 00	9,000 00
of Cleveland, Ohio, 3 65s, . .	7,000	6,790 00	7,000 00
of Columbus, Ohio, 4s, . .	12,000	12,000 00	12,000 00*
of Dayton, Ohio, 4s, . .	3,000	3,075 00	3,000 00
of Des Moines, Iowa, 5s, . .	6,000	6,060 00	6,000 00
of Lynn, Mass., 5s, . .	15,000	16,600 00	15,000 00
Town of Beverly, Mass., 4s, . .	12,000	12,360 00	12,000 00
of Hopkinton, Mass, 4s, . .	5,000	5,000 00	5,000 00
of Leominster, Mass, 4s, . .	1,000	1,010 00	1,000 00
of Northampton, Mass., 6s, . .	1,000	1,020 00	1,000 00
of Peabody, Mass., 4s, . .	10,000	10,300 00	10,000 00
of Spencer, Mass., 4s, . .	45,000	45,450 00	45,000 00
of Waltham, Mass., 4s, . .	5,000	5,175 00	5,000 00
City of Haverhill, Mass., 4s, . .	5,000	5,100 00	5,000 00
	\$139,000	\$142,570 00	\$139,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
57	City Nat'l Bank, Worcester, .	\$5,700	\$8,151 00	\$5,700 00
5	Central N'l Bank, Worcester,	500	750 00	500 00
12	First Nat'l Bank, Worcester, .	1,200	2,340 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,775 00	2,500 00
15	State National Bank, Boston, .	1,500	1,875 00	1,500 00
20	North National Bank, Boston,	2,000	2,880 00	2,000 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,075 00	1,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	5,850 00	5,000 00
11	Nat'l Webster Bank, Boston, .	1,100	1,122 00	1,100 00
3	N'l Hide & Leather B'k, Boston,	300	339 00	300 00
56	N'l B'k of the Commonwealth, Boston, ...	5,600	9,520 00	5,600 00
6	N'l B'k of Redemption, Boston,	600	840 00	600 00
100	Traders' Nat'l Bank, Boston,	10,000	10,600 00	10,000 00
7	Leicester N'l Bank, Leicester,	700	910 00	700 00
25	First Nat'l Bank, Webster, .	2,500	2,875 00	2,500 00
5	First Nat'l Bank, Westborough,	500	575 00	500 00
85	Spencer Nat'l Bank, Spencer, .	8,500	10,625 00	8,500 00
14	Oxford Nat'l Bank, Oxford, .	1,400	1,470 00	1,400 00
12	Palmer Nat'l Bank, Palmer, .	1,200	1,800 00	1,200 00
50	First Nat'l Bank, Grafton, .	5,000	6,250 00	5,000 00
35	Leominster National Bank, Leominster, ...	3,500	3,500 00	3,500 00
		\$60,300	\$76,122 00	\$60,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$2,000	\$2,000 00	\$2,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,100 00	10,000 00
Boston & Maine R.R. 7s, . . .	1,000	1,080 00	1,000 00
Boston, Clinton & Fitchburg R.R. 7s,	4,000	4,000 00	4,000 00
Boston & Albany R.R. 7s, . . .	10,000	10,250 00	10,000 00
Fitchburg R.R. 4s, ...	16,000	15,520 00	16,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,110 00	1,000 00
Maine Central R.R. 6s, ...	2,500	3,087 00	2,500 00
Nashua & Lowell R.R. 6s, ...	1,000	1,040 00	1,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	20,000	21,500 00	20,000 00
Old Colony R.R. 6s, ...	3,000	3,300 00	3,000 00
	\$70,500	\$72,987 00	\$70,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$39,521 17 5,000 00	4 per cent. 4½ “	\$26,650 00 24,300 00	4½ per cent. 4¾ “	\$262,790 00	5 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 150
 Aggregate amount of the same, ... \$259,766 17
 Total number of loans upon real estate, ... 144
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 28,203 86
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 10,350 42
 year ending Oct. 31, 1890, ... } 2 per cent., { 10,764 05
 Number of accounts opened during the year ending Oct. 31, 1890, . . . 462
 Number of accounts closed during the year ending Oct. 31, 1890, . . . 273
 Total number of open accounts Oct. 31, 1890, ... 2,175
 Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ... 1,230 69
 Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ... 152,714 98
 Number of same, ... 2,200
 Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ... 110,448 76
 Number of same, ... 1,209
 Date of examination by commissioner: February 21.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Dec. 1, 1890.

Personally appeared J. W. Temple, Treasurer of the Spencer Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBERT W. CURTIS, *Justice of the Peace.*

WORCESTER, SS.

Dec. 1, 1890.

Personally appeared Erastus Jones, President, and David Bemis, David Prouty, Isaac L. Prouty, John L. Bush and E. Harris Howland, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBERT W. CURTIS, *Justice of the Peace.*

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 33.

EPHRAIM W. BOND, *President*.

DANIEL J. MARSH, *Treasurer*.

HENRY D. MARSH, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :

HENRY M. PHILLIPS,

CHARLES A. NICHOLS,

OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$73,000 00	Deposits, ...	\$3,035,421 82
Bank stock as per schedule, .	108,700 00	Guaranty fund, .	68,000 00
Loans on bank stock, ...	25,675 00	Interest account, .	7,054 93
Railroad bonds as per schedule, .	50,000 00	Profit and loss account, ...	8,781 67
Loans on railroad stocks, . . .	21,100 00	Rent account, ...	6,491 59
Real estate (for banking purposes), ...	189,000 00		
Real estate by foreclosure, . . .	27,550 00		
Loans on real estate, ...	1,751,635 00		
Loans on personal security, . . .	671,870 00		
Loans to counties, cities or towns (notes), ...	10,000 00		
Loans on depositors' books, . . .	5,200 00		
Deposits in banks, on interest, .	186,593 91		
Cash on hand, ...	5,426 10		
	<u>\$3,125,750 01</u>		<u>\$3,125,750 01</u>

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield, ...	\$30,945 38
Third National Bank, Springfield, ...	70,000 00
Second National Bank, Springfield, ...	1,000 00
City National Bank, Springfield, ...	20,000 00
Chapin National Bank, Springfield, ...	30,000 00
Pynchon National Bank, Springfield, ...	4,648 53
John Hancock National Bank, Springfield, ...	10,000 00
Chicopee National Bank, Springfield, ...	20,000 00

Loans on Bank Stock, amount on each : —

On 20 shares Chapin National Bank, Springfield, ...	}	\$5,400 00
On 20 shares Third National Bank, Springfield, ...		
On 14 shares Hadley Falls National Bank, Holyoke, ...		
On 53 shares Third National Bank, Springfield, ...	}	5,000 00
On 15 shares Hadley Falls National Bank, Holyoke, ...		
On 16 shares Chapin National Bank, Springfield, ...	}	3,000 00
On 20 shares City National Bank, Springfield, ...		
On 27 shares First National Bank, Springfield, ...		2,500 00
On 18 shares Springfield Safe Deposit and Trust Company, Springfield, ...		1,800 00
On 15 shares Second National Bank, Springfield, ...		1,500 00
On 12 shares Agawam National Bank, Springfield, ...		1,200 00
On 10 shares City National Bank, Springfield, ...		1,000 00
On 9 shares John Hancock National Bank, Springfield, ...		800 00
On 8 shares Second National Bank, Springfield, ...		800 00
On 6 shares Springfield Safe Deposit and Trust Company, Springfield, ...		600 00
On 5 shares Merchants' National Bank, Boston, ...		500 00
On 5 shares Chicopee National Bank, Springfield, ...		500 00
On 10 shares Pyncheon National Bank, Springfield, ...		500 00
On 3 shares First National Bank, Westfield, ...		300 00
On 3 shares National Revere Bank, Boston, ...		275 00

Loans on Railroad Stock, amount on each : —

On 100 shares New York, New Haven & Hartford R.R., ...	\$20,000 00
On 10 shares Boston & Albany R.R., ...	500 00
On 5 shares New York, New Haven & Hartford R.R., ...	500 00
On 1 share Boston & Albany R.R., ...	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$40,000	\$49,200 00	\$40,000 00
City of New Haven, Conn, 4s, ...	25,000	27,500 00	25,000 00
of Springfield, Mass., 7s, ...	1,000	1,200 00	1,000 00
of Springfield, Mass, 6s, ...	7,000	8,400 00	7,000 00
	\$73,000	\$86,300 00	\$73,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
232	Agawam N'l B'k, Springfield,	\$23,200	\$26,680 00	\$23,200 00
120	Chapin N'l Bank, Springfield,	12,000	16,800 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	11,550 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	6,750 00	5,000 00
115	John Hancock National Bank, Springfield, ...	11,500	13,800 00	11,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
109	Pyncheon N'l B'k, Springfield,	\$10,900	\$17,440 00	\$10,900 00
105	Second N'l Bank, Springfield,	10,500	16,800 00	10,500 00
56	City Nat'l Bank, Worcester, .	5,600	7,280 00	5,600 00
50	First Nat'l Bank, Chicopee, .	5,000	7,250 00	5,000 00
35	Hadley Falls, N'l B'k, Holyoke,	3,500	5,250 00	3,500 00
75	Hampshire County Nat'l Bank, Northampton, . . .	7,500	9,375 00	7,500 00
10	Monson Nat'l Bank, Monson, .	1,000	1,500 00	1,000 00
60	Ware National Bank, Ware, .	6,000	6,900 00	6,000 00
		\$108,700	\$147,375 00	\$108,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . . .	\$50,000	\$55,000 00	\$50,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,648 53 1,000 00	2 per cent. 3 "	\$180,945 38 185,000 00	4 per cent. 4½ "	\$2,300,480 00	5 per cent.

Amount invested in real estate for banking purposes, ... \$189,000 00
 Estimated value of the same, ... 189,000 00
 Assessed value of the same, ... 136,700 00
 Net income received from same during year ending Oct. 31, 1890, . . . 7,838 04
 Value, by books, of other real estate held or owned by foreclosure or otherwise, ... 27,550 00
 Assessed value of the same, ... 28,200 00
 Net income received from same during year ending Oct. 31, 1890, . . . 1,537 96
 Number of loans which are of an amount not exceeding \$3,000 each, 405
 Aggregate amount of the same, ... 656,680 00
 Total number of loans upon real estate, ... 511
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 140,063 13
 Times for the dividends fixed by the by-laws: January 15 and July 15.

Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { \$52,443 09 2 per cent., { 55,534 10
Number of accounts opened during the year ending Oct. 31, 1890, ...	2,004
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,501
Total number of open accounts Oct. 31, 1890, ...	9,564
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	7,568 81
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	724,964 14
Number of same, ...	10,474
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	561,535 03
Number of same, ...	6,771
Date of examination by commissioner: June 14.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 1, 1890.

Personally appeared Daniel J. Marsh, Treasurer of the Springfield Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT A. KNIGHT, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 11, 1890.

Personally appeared Ephraim W. Bond, President, and Robert O. Morris, H. M. Phillips, Oliver Marsh, James E. Russell, Ralph W. Ellis and Alfred M. Copeland, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY D. MARSH, *Justice of the Peace.*

SPRINGFIELD INSTITUTION FOR SAVINGS— SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 55.

JOHN B. STEBBINS, *President.*

HENRY S. LEE, *Treasurer.*

WM. S. SHURTLEFF, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. MARSH,

J. H. APPLETON,

HENRY S. LEE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.*	
Public funds as per schedule, .	\$2,436,200 00	Deposits, ...	\$10,543,912 23
Bank stock as per schedule, .	960,900 00	Guaranty fund, . .	315,000 00
Loans on bank stock, ...	127,450 00	Interest account, . .	83,277 44
Railroad bonds as per schedule, .	655,000 00	Profit and loss account, ...	22,528 58
Loans on railroad stocks, . . .	204,000 00		
Railroad notes, ...	250,000 00		
Real estate (for banking purposes), ...	114,500 00		
Real estate by foreclosure, . .	20,250 00		
Loans on real estate, ...	3,820,900 00		
Loans on personal security, . .	1,686,250 00		
Loans to counties, cities or towns (notes), ...	560,900 00		
Loans on depositors' books, . .	6,600 00		
Deposits in banks, on interest, .	75,000 00		
Deposits in banks, not on interest, .	20,229 57		
Cash on hand, ...	26,538 68		
	<u>\$10,964,718 25</u>		<u>\$10,964,718 25</u>

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield, ...	\$11,531 44
Chapin National Bank, Springfield, ...	1,001 29
Chicopee National Bank, Springfield, ...	4,578 61
City National Bank, Springfield, ...	15,306 65
John Hancock National Bank, Springfield, ...	11,726 07
First National Bank, Springfield, ...	37,589 59
Second National Bank, Springfield, ...	27 44
Third National Bank, Springfield, ...	2,417 22
Pyncheon National Bank, Springfield, ...	931 71
Blackstone National Bank, Boston, ...	119 55
Springfield Safe Deposit and Trust Company, Springfield, ...	10,000 00

Loans on Bank Stock, amount on each : —

On 219 shares First National Bank, Springfield, ...	\$18,050 00
On 146 shares Second National Bank, Springfield, ...	13,800 00
On 26 shares Third National Bank, Springfield, ...	300 00
On 47 shares Agawam National Bank, Springfield, ...	3,450 00
On 43 shares Chapin National Bank, Springfield, ...	4,550 00
On 126 shares Chicopee National Bank, Springfield, ...	10,900 00
On 165 shares City National Bank, Springfield, ...	16,000 00
On 33 shares John Hancock National Bank, Springfield, ...	2,000 00
On 41 shares Pyncheon National Bank, Springfield, ...	2,400 00
On 160 shares Home National Bank, Holyoke, ...	13,800 00
On 8 shares Hadley Falls National Bank, Holyoke, ...	800 00
On 6 shares First National Bank, Amherst, ...	600 00
On 16 shares Lee National Bank, Lee, ...	1,600 00
On 54 shares Hampshire County National Bank, Northampton, ...	5,400 00
On 20 shares Northampton National Bank, Northampton, ...	1,750 00
On 10 shares Palmer National Bank, Palmer, ...	800 00
On 24 shares Pittsfield National Bank, Pittsfield, ...	2,400 00
On 50 shares Ware National Bank, Ware, ...	3,000 00
On 7 shares City National Bank, Worcester, ...	450 00
On 27 shares First National Bank, Springfield, ...	1,000 00
On 30 shares Third National Bank, Springfield, ...	
On 4 shares First National Bank, Springfield, ...	900 00
On 5 shares Second National Bank, Springfield, ...	
On 23 shares Second National Bank, Springfield, ...	2,000 00
On 9 shares First National Bank, Westfield, ...	
On 13 shares Hampden National Bank, Westfield, ...	5,000 00
On 25 shares Second National Bank, Springfield, ...	
On 26 shares Chapin National Bank, Springfield, ...	1,000 00
On 9 shares Second National Bank, Springfield, ...	
On 3 shares Pyncheon National Bank, Springfield, ...	15,500 00
On 100 shares Pyncheon National Bank, Springfield, ...	
On 100 shares Chicopee National Bank, Springfield, ...	

Loans on Railroad Stock, amount on each : —

On 661 shares New York, New Haven & Hartford R.R., ...	\$107,400 00
On 265 shares Boston & Albany R.R., ...	22,200 00
On 90 shares Connecticut River R.R., ...	5,800 00
On 147 shares Boston & Albany R.R., ...	42,600 00
On 221 shares New York, New Haven & Hartford R.R., ...	
On 14 shares Connecticut River R.R., ...	26,000 00
On 132 shares New York, New Haven & Hartford R.R., ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$100,000	\$123,000 00	\$100,000 00
District of Columbia 6s, ...	65,000	65,550 00	65,000 00
County of Hampden, Mass., 3s, ...	100,000	97,000 00	94,000 00
State of New Hampshire 6s, ...	142,700	171,240 00	152,700 00
of Massachusetts 5s, ...	111,500	122,650 00	113,500 00
of Rhode Island 6s, ...	3,000	3,300 00	3,000 00
City of Bangor, Me., 6s, ...	7,000	8,400 00	7,000 00
of Bangor, Me., 7s, ...	5,000	5,250 00	5,000 00
of Manchester, N. H., 6s, ...	5,000	5,300 00	5,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Burlington, Vt., 4s, . .	\$120,000	\$123,600 00	\$122,000 00
of Boston, Mass., 4s, . .	85,000	87,125 00	85,000 00
of Boston, Mass., 5s, . .	21,000	23,520 00	23,000 00
of Boston, Mass., 6s, . .	40,000	46,550 00	42,000 00
of Cambridge, Mass., 4s, . .	108,000	113,450 00	108,000 00
of Cambridge, Mass., 6s, . .	30,000	32,400 00	30,000 00
of Chelsea, Mass., 6s, . .	40,000	43,200 00	40,000 00
of Fitchburg, Mass., 6s, . .	10,000	10,500 00	10,000 00
of Holyoke, Mass., 4s, . .	50,000	51,500 00	50,000 00
of Holyoke, Mass., 6s, . .	40,000	46,000 00	40,000 00
of Holyoke, Mass., 7s, . .	15,000	16,200 00	15,000 00
of Lawrence, Mass., 6s, . .	10,000	10,700 00	10,000 00
of Lowell, Mass., 6s, . .	20,000	20,000 00	20,000 00
of Lynn, Mass., 6s, . .	20,000	20,200 00	20,000 00
of New Bedford, Mass., 4s, . .	20,000	20,400 00	20,000 00
of New Bedford, Mass., 6s, . .	8,000	9,040 00	8,000 00
of New Bedford, Mass., 7s, . .	50,000	67,500 00	55,000 00
of Newton, Mass., 4s, . .	31,000	31,620 00	31,000 ⁰ 00
of Newton, Mass., 5s, . .	6,000	6,780 00	6,000 00
of Newton, Mass., 6s, . .	47,000	59,490 00	47,000 00
of Springfield, Mass., 6s, . .	22,000	28,160 00	23,000 00
of Springfield, Mass., 7s, . .	239,000	304,920 00	257,000 00
of Taunton, Mass., 4s, . .	20,000	20,200 00	20,000 00
of Taunton, Mass., 6s, . .	20,000	22,000 00	20,000 00
of Worcester, Mass., 6s, . .	40,000	40,800 00	40,000 00
of Northampton, Mass., 6s, . .	33,000	33,000 00	33,000 00
Town of Brookline, Mass., 4s, . .	25,000	25,500 00	25,000 00
of Brookline, Mass., 5s, . .	30,000	31,800 00	30,000 00
of Brookline, Mass., 6s, . .	5,000	5,400 00	5,000 00
of Brookline, Mass., 7s, . .	19,000	22,800 00	21,000 00
of Danvers, Mass., 5s, . .	21,000	23,520 00	23,000 00
of Leominster, Mass., 4s, . .	10,000	10,000 00	10,000 00
of Pittsfield, Mass., 4½s, . .	35,000	36,050 00	35,000 00
of Westfield, Mass., 4s, . .	15,000	15,300 00	15,000 00
City of Salem, Mass., 4s, . .	35,000	35,350 00	35,000 00
of Providence, R.I., 4½s, . .	11,000	11,440 00	11,000 00
of Providence, R.I., 5s, . .	50,000	54,500 00	53,000 00
of Providence, R.I., 6s, . .	41,000	47,560 00	45,000 00
of Hartford, Conn., 6s, . .	90,000	95,720 00	90,000 00
of Meriden, Conn., 6s, . .	18,000	19,270 00	18,000 00
of Middletown, Conn., 6s, . .	5,000	5,000 00	5,000 00
of New Haven, Conn., 4s, . .	50,000	52,500 00	50,000 00
of New Haven, Conn., 6s, . .	6,000	6,240 00	6,000 00
of New Haven, Conn., 7s, . .	38,000	47,160 00	40,000 00
of Norwich, Conn., 5s, . .	24,000	27,360 00	24,000 00
of Norwich, Conn., 7s, . .	28,000	37,240 00	30,000 00
of Waterbury, Conn., 4s, . .	6,000	6,120 00	6,000 00
of Waterbury, Conn., 7s, . .	14,000	16,520 00	14,000 00
Town of Meriden, Conn., 4s, . .	30,000	31,050 00	30,000 00
City of Cleveland, Ohio, 4s, . .	5,000	5,000 00	5,000 00
of Cleveland, Ohio, 6s, . .	39,000	43,680 00	40,000 00
of Detroit, Mich., 4s, . .	50,000	51,500 00	50,000 00
	\$2,384,200	\$2,654,225 00	\$2,436,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
450	First Nat'l Bank, Springfield,	\$45,000	\$65,250 00	\$61,000 00
360	Second N'l Bank, Springfield,	36,000	55,440 00	55,000 00
386	Third Nat'l Bank, Springfield,	38,600	77,200 00	63,000 00
400	Agawam N'l B'k, Springfield,	40,000	46,000 00	46,000 00
300	Chapin N'l Bank, Springfield,	30,000	43,500 00	34,000 00
500	Chicopee N'l B'k, Springfield,	50,000	80,000 00	70,000 00
300	City Nat'l Bank, Springfield,	30,000	41,400 00	35,000 00
216	John Hancock National Bank, Springfield, ...	21,600	27,000 00	22,500 00
400	Pynchon N'l B'k, Springfield,	40,000	62,800 00	62,000 00
45	First National Bank, Adams,	4,500	6,525 00	5,000 00
200	First Nat'l Bank, Chicopee, .	20,000	29,000 00	28,600 00
15	First N'l Bank, Easthampton,	1,500	2,100 00	1,500 00
50	Wachusett N'l B'k. Fitchburg,	5,000	10,000 00	5,000 00
66	Franklin County Nat'l Bank, Greenfield, ...	6,600	6,600 00	4,700 00
250	City National Bank, Holyoke,	25,000	27,500 00	27,000 00
60	Hadley Falls N'l B'k, Holyoke,	6,000	9,300 00	8,500 00
30	Holyoke Nat'l Bank, Holyoke,	3,000	4,500 00	3,000 00
50	Leominster National Bank, Leominster, ...	5,000	5,000 00	5,000 00
30	Lee National Bank, Lee, . . .	3,000	4,200 00	3,800 00
63	Monson Nat'l Bank, Monson,	6,300	9,450 00	7,000 00
50	First N'l Bank, Northampton,	5,000	6,500 00	6,000 00
50	Hampshire County N'l Bank, Northampton, ...	5,000	6,250 00	5,000 00
125	Northampton National Bank, Northampton, ...	12,500	21,875 00	19,000 00
100	Palmer Nat'l Bank, Palmer,	10,000	13,500 00	12,000 00
50	Pittsfield Nat'l Bank, Pittsfield,	5,000	8,000 00	7,400 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,500 00	7,000 00
25	Hampden N'l B'k, Westfield,	2,500	3,750 00	2,500 00
50	First National Bank, Boston, .	5,000	12,500 00	5,000 00
200	Second National Bank, Boston,	20,000	38,000 00	20,000 00
150	Atlantic Nat'l Bank, Boston, .	15,000	21,000 00	18,000 00
150	Atlas National Bank, Boston, .	15,000	17,250 00	15,000 00
150	Blackstone N'l Bank, Boston, .	15,000	16,500 00	15,000 00
100	Columbian N'l Bank, Boston,	10,000	12,000 00	10,000 00
30	Eliot National Bank, Boston, .	3,000	3,900 00	3,000 00
50	Faneuil Hall N'l B'k, Boston,	5,000	7,000 00	6,000 00
200	Freeman's Nat'l Bank, Boston,	20,000	21,200 00	19,000 00
150	Hamilton Nat'l Bank, Boston,	15,000	18,000 00	15,000 00
133	Howard Nat'l Bank, Boston,	13,300	14,630 00	13,300 00
150	Merchants' N'l Bank, Boston, .	15,000	22,500 00	19,000 00
25	Mt. Vernon Nat'l Bank, Boston,	2,500	3,375 00	2,500 00
50	N'l B'k of Commerce, Boston,	5,000	6,750 00	5,000 00
20	Nat'l Bank of the Common- wealth, Boston, ...	2,000	3,400 00	2,000 00
175	N'l B'k of No. America, Boston,	17,500	21,875 00	17,500 00
250	N'l B'k of Redemption, Boston,	25,000	35,000 00	27,000 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	National City Bank, Boston, .	\$15,000	\$15,000 00	\$14,000 00
50	National Eagle Bank, Boston,	5,000	5,250 00	5,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,600 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	6,500 00	5,000 00
150	Nat'l Revere Bank, Boston, .	15,000	19,500 00	15,000 00
43	National Union Bank, Boston,	4,300	6,020 00	4,300 00
200	North National Bank, Boston,	20,000	28,000 00	23,000 00
70	Old Boston N'l Bank, Boston,	7,000	8,050 00	7,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	13,000 00	10,000 00
75	State National Bank, Boston,	7,500	9,375 00	7,500 00
50	Suffolk National Bank, Boston,	5,000	5,500 00	5,000 00
150	Tremont Nat'l Bank, Boston,	15,000	17,250 00	15,000 00
30	Washington N'l Bank, Boston,	3,000	3,600 00	3,000 00
75	Nat'l Webster Bank, Boston,	7,500	7,500 00	7,500 00
10	Nat'l Exchange Bank, Hart- ford, Conn., ...	500	630 00	500 00
13	Phoenix Nat'l Bank, Hartford, Conn., ...	1,300	1,625 00	1,300 00
50	Thames Nat'l Bank, Norwich, Conn., ...	5,000	7,000 00	7,000 00
		\$802,900	\$1,121,760 00	\$960,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$196,000	\$209,720 00	\$200,000 00
Boston & Albany R.R. 7s, . . .	151,000	154,020 00	153,000 00
Boston & Lowell R.R. 6s, . . .	10,000	10,800 00	10,000 00
Boston & Maine R.R. 7s, . . .	35,000	36,750 00	36,000 00
Boston & Providence R.R. 4s, . .	75,000	77,250 00	75,000 00
Boston & Providence R.R. 7s, . .	10,000	10,500 00	10,000 00
Fitchburg R.R. 5s, ...	25,000	26,000 00	25,000 00
Old Colony R.R. 4½s, ...	12,000	12,360 00	12,000 00
Old Colony R.R. 6s, ...	30,000	32,400 00	32,000 00
Vermont Valley R.R. 5s, ...	10,000	11,000 00	10,000 00
New Haven & Northampton R.R. 5s,	23,000	25,300 00	23,000 00
New Haven & Northampton R.R. 7s,	25,000	29,500 00	25,000 00
Boston, Clinton & Fitchburg R.R. 5s,	10,000	11,000 00	10,000 00
New York, Prov. & Boston R.R. 7s,	14,000	16,520 00	15,000 00
Leeds & Farmington R.R. 6s, . .	10,000	10,600 00	10,000 00
Providence & Worcester R.R. 6s, .	9,000	9,900 00	9,000 00
	\$645,000	\$683,620 00	\$655,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$63,500 00	3½ per cent.	\$428,700 00	4 per cent.	\$5,475,200 00	5 per cent.
30,000 00	3½ " "	353,000 00	4½ " "	150,000 00	7 " "
230,700 00	3¼ " "				

Amount invested in real estate for banking purposes, ...	\$114,500 00
Estimated value of the same, ...	114,500 00
Assessed value of the same, ...	84,300 00
Net income received from same during year ending Oct. 31, 1890, . . .	794 58
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	20,250 00
Assessed value of the same, ...	15,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,290	
Aggregate amount of the same, ...	1,633,600 00
Total number of loans upon real estate, ...	1,360
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	13,950 00
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	193,304 93
year ending Oct. 31, 1890, ... } 2 per cent., {	198,147 13
Number of accounts opened during the year ending Oct. 31, 1890, . . .	4,308
Number of accounts closed during the year ending Oct. 31, 1890, . . .	3,312
Total number of open accounts Oct. 31, 1890, ...	26,489
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	21,613 86
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	2,005,693 28
Number of same, ...	27,162
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	1,882,660 53
Number of same, ...	19,758
Date of examination by commissioner: October 31.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, ss.

Nov. 20, 1890.

Personally appeared Henry S. Lee, Treasurer of the Springfield Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHARLES H. BARROWS, *Justice of the Peace.*

HAMPDEN, ss.

Nov. 20, 1890.

Personally appeared John B. Stebbins, President, and Charles Marsh, Horace Smith, E. Gunn, Julius H. Appleton, William H. Haile, Emory Meekins and Henry S. Lee, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me.

CHARLES H. BARROWS, *Justice of the Peace.*

STOCKBRIDGE SAVINGS BANK — STOCKBRIDGE.

Incorporated April 27, 1871. Present number of corporators, 17.

GEORGE SEYMOUR, *President.*

C. H. WILLIS, *Treasurer*

C. H. WILLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE SEYMOUR,

FRED'K S. AYMAR,

H. J. DUNHAM,

JAMES F. PILLING.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$6,071 50	Deposits, ...	\$279,099 07
Bank stock as per schedule, .	39,510 75	Guaranty fund, ...	5,481 08
Loans on bank stock, ...	1,800 00	Interest account, ...	4,194 72
Railroad bonds as per schedule, .	3,180 00		
Real estate by foreclosure, ...	18,979 10		
Loans on real estate, ...	153,058 25		
Loans on personal security, ...	56,401 38		
Deposit in bank, not on interest, .	6,290 50		
Insurance, ...	1,346 71		
Cash on hand, ...	2,136 68		
	<u>\$288,774 87</u>		<u>\$288,774 87</u>

Cash on Deposit in Bank : —

Housatonic National Bank, Stockbridge, ... \$6,290 50

Loans on Bank Stock, amount on each : —

On 10 shares Berkshire National Bank, North Adams, ...	\$800 00
On 5 shares First National Bank, Adams, ...	} 1,000 00
On 5 shares Williamstown National Bank, Williamstown, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, . . .	\$3,000	\$3,165 00	\$2,905 00
of Rockingham, Vt., 4s, . . .	3,000	3,166 50	3,166 50
	\$6,000	\$6,331 50	\$6,071 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First National Bank, Adams, .	\$2,500	\$4,000 00	\$2,970 00
10	First National Bank, Amherst,	1,000	1,500 00	1,540 00
30	Lincoln National Bank, Boston,	3,000	3,513 75	3,000 00
30	Metropolitan N'l Bank, Boston,	3,000	3,000 00	3,540 00
20	Nat'l Exchange Bank, Boston,	2,000	2,705 00	2,610 00
20	North National Bank, Boston,	2,000	2,880 00	2,630 00
10	South End Nat'l Bank, Boston,	1,000	1,020 00	1,000 00
3	Adams Nat'l Bank, No. Adams,	300	420 00	450 00
40	Berkshire N'l B'k, No. Adams,	4,000	4,160 00	4,620 00
45	Housatonic Nat'l Bank, Stock- bridge, ...	4,500	8,325 00	8,852 00
10	First N'l Bank, West Newton,	1,000	1,020 00	1,000 00
45	First National Bank, Woburn,	4,500	5,850 00	7,298 75
		\$28,800	\$38,393 75	\$39,510 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$3,000	\$3,180 00	\$3,180 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,800 00	5 per cent.	\$39,075 82	7 per cent.	\$18,025 67	7 $\frac{3}{10}$ per cent.
152,358 14	6 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$18,879 10
Assessed value of the same, ...	10,250 00
Net income received from same during year ending Oct. 31, 1890, . . .	713 75
Number of loans which are of an amount not exceeding \$3,000 each, 301	
Aggregate amount of the same, ...	153,993 30
Total number of loans upon real estate, ...	166
Amount of investments from which no income is received, ...	12,279 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	15,752 75
Times for the dividends fixed by the by-laws: first Thursday in April and October.	
Rate and amount of each semi-annual dividend during the } 2½ per cent., {	5,304 87
year ending Oct. 31, 1890, ... } 2½ per cent., {	5,808 25
Number of accounts opened during the year ending Oct. 31, 1890, . . .	140
Number of accounts closed during the year ending Oct. 31, 1890, . . .	97
Total number of open accounts Oct. 31, 1890, ...	830
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,376 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	58,097 38
Number of same, ...	622
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	51,604 69
Number of same, ...	467
Date of examination by commissioner: June 26.	

COMMONWEALTH OF MASSACHUSETTS.

BERKSHIRE, SS.

Dec. 13, 1890.

Personally appeared C. H. Willis, Treasurer of the Stockbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

CHAS. E. EVANS, *Justice of the Peace.*

BERKSHIRE, SS.

Dec. 13 and 17, 1890.

Personally appeared George Seymour, President, and Fred'k S. Aymar, Chas. E. Evans, Henry L. Dean, J. F. Pilling and John Carey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

C. H. WILLIS, *Justice of the Peace.*

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 31.

WM. B. STEVENS, *President.*

ONSLow GILMORE, *Treasurer.*

ONSLow GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ARAD GERRY, .

JOHN W. SPENCER,

A. H. COWDREY.

Open for business Tuesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$227,000 00	Deposits, . . .	\$585,217 43
Bank stock as per schedule, .	5,000 00	Guaranty fund, .	16,220 60
Loans on bank stock, . . .	5,625 00	Interest account, .	15,922 66
Railroad bonds as per schedule,	96,000 00	Profit and loss ac-	
Real estate by foreclosure, .	3,161 10	count, . . .	5,558 02
Loans on real estate, . . .	188,826 73		
Loans on personal security, .	13,410 00		
Loans to counties, cities or towns			
(notes), ...	56,000 00		
Loans on depositors' books, .	1,350 00		
Deposits in banks, on interest, .	23,296 52		
Expense account, ...	1,708 69		
Cash on hand, ...	1,540 67		
	\$622,918 71		\$622,918 71

Cash on Deposit in Banks, amount in each :—

Stoneham National Bank, Stoneham, ...	\$22,525 67*
Blackstone National Bank, Boston, ...	770 85

* This amount has been reduced within the legal limit.

Loans on Bank Stock, amount on each :—

On 50 shares National Bank of South Reading, Wakefield, ...	\$5,000 00
On 7 shares Blackstone National Bank, Boston, ...	625 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 6s, .	\$10,000	\$10,250 00	\$10,000 00
of Attleborough, Mass., 4s, .	15,000	15,150 00	15,000 00
City of Boston, Mass., 4s, .	45,000	45,900 00	45,000 00
Town of Beverly, Mass., 4s, .	10,000	10,300 00	10,000 00
City of Columbus, Ohio, 4s, .	26,000	26,000 00	26,000 00*
of Dayton, Ohio, 4s, .	10,000	10,100 00	10,000 00
Town of Framingham, Mass., 4s, .	15,000	15,450 00	15,000 00
of Leominster, Mass., 4s, .	20,000	20,200 00	20,000 00
of Montague, Mass., 4s, .	28,000	28,840 00	28,000 00
City of Middletown, Conn., 4s, .	10,000	10,100 00	10,000 00
Town of Rockland, Mass., 4s, .	10,000	10,300 00	10,000 00
of Rockingham, Vt., 4s, .	13,000	13,000 00	13,000 00
of Spencer, Mass., 4s, .	15,000	15,525 00	15,000 00
	\$227,000	\$231,115 00	\$227,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Stoneham Nat'l B'k, Stoneham,	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,110 00	\$1,000 00
Boston & Lowell R.R. 4s, .	30,000	30,300 00	30,000 00
Concord & Montreal R.R. 4s, .	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4s, .	10,000	10,400 00	10,000 00
Fitchburg R.R. 4s, .	15,000	14,550 00	15,000 00
N Y. & N. E. R.R. (terminal) 4s, .	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
Old Colony R.R. 4s, .	10,000	10,600 00	10,000 00
	\$96,000	\$98,560 00	\$96,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$770 85	2 per cent.	\$5,000 00	4½ per cent.	\$162,827 11	6 per cent.
22,525 67	2½ “	25,625 00	5 “	11,759 62	7 “
56,000 00	4 “	4,000 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,161 10
Assessed value of the same, ...	9,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	122 61
Number of loans which are of an amount not exceeding \$3,000 each, 180	
Aggregate amount of the same, ...	151,211 73
Total number of loans upon real estate, ...	168
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	28,624 16
Times for the dividends fixed by the by-laws: first Wednesday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	10,189 61
year ending Oct. 31, 1890, ... } 2 per cent., {	10,481 14
Number of accounts opened during the year ending Oct. 31, 1890, . . .	388
Number of accounts closed during the year ending Oct. 31, 1890, . . .	234
Total number of open accounts Oct. 31, 1890, ...	2,614
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,540 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	172,285 75
Number of same, ...	2,820
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	160,883 18
Number of same, ...	1,933
Date of examination by commissioner: June 13.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 3, 1890.

Personally appeared Onslow Gilmore, Treasurer of the Stoneham Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRED. E. NICKERSON, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 3, 1890.

Personally appeared Wm. B. Stevens, President, and Onslow Gilmore, John W. Spencer, Arad Gerry, A. H. Cowdrey and Isaac Swasey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRED. E. NICKERSON, *Justice of the Peace.*

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS — BOSTON.

Incorporated March 7, 1833. Present number of corporators, 183.

WILLIAM ENDICOTT, Jr., *President.*

CHARLES HENRY PARKER, *Treasurer.*

HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. ENDICOTT, Jr.,

EDWD. W. HOOPER,

GEO. S. BULLENS,

T. QUINCY BROWNE,

JOHN L. GARDNER,

GEORGE WHITNEY,

FRANCIS L. HIGGINSON.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,327,539 09	Deposits, . . .	\$23,696,290 46
Loans on public funds, . .	54,000 00	Guaranty fund, .	589,759 76
Bank stock as per schedule, .	661,970 24	Profit and loss ac-	
Loan on bank stock, . . .	16,000 00	count, . . .	212,958 51
Railroad bonds as per schedule, .	3,609,427 50	Suspense, . . .	18,281 45
Loan on railroad bonds, . .	37,000 00	Rent account, . .	611 17
Railroad notes, . . .	625,000 00		
Real estate (for banking pur-			
poses), . . .	180,000 00		
Real estate by foreclosure, . .	54,726 37		
Loans on real estate, . . .	7,042,600 53		
Loans on personal security, .	7,773,269 44		
Loans to counties, cities or towns			
(notes), . . .	400,419 73		
Deposits in banks, on interest, .	1,690,277 51		
Deposits in banks, not on interest,	7,140 29		
Expense account, . . .	3,054 91		
Cash on hand, . . .	35,475 74		
	<u>\$24,517,901 35</u>		<u>\$24,517,901 35</u>

Cash on Deposit in Banks, amount in each : —

New England National Bank, Boston, ...	\$114,022 58
North National Bank, Boston, ...	146,627 21
Tremont National Bank, Boston, ...	130,572 76
National Revere Bank, Boston, ...	338,549 65
Continental National Bank, Boston, ...	150,470 92
National Bank of Redemption, Boston, ...	277,385 07
Columbian National Bank, Boston, ...	78,968 11
Third National Bank, Boston, ...	200,865 84
Market National Bank, Boston, ...	109,391 33
National City Bank, Boston, ...	60,564 33
Massasoit National Bank, Fall River, ...	40,000 00
Fall River National Bank, Fall River, ...	50,000 00

Loans on Public Funds, amount on each : —

On \$6,000 State of Maine 6s, ...	\$6,000 00
On \$10,000 City of Providence, R. I., 6s, ...	10,000 00
On \$10,000 City of Dover, N. H., 4s, ...	} 38,000 00
On \$29,000 City of Cambridge, Mass., 4s, ...	

Loan on Bank Stock : —

On 200 shares Tremont National Bank, Boston, ...	\$16,000 00
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Loans on Railroad Bonds, amount on each : —

On \$1,000 Boston & Lowell R.R. 4s, ...	} \$37,000 00
On \$14,000 Fitchburg R.R. 5s, ...	
On \$27,000 Concord & Montreal R.R. 4s, ...	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Ayer, Mass., 4s, ...	\$60,000 00	\$60,600 00	\$59,700 00
City of Boston, Mass., 4s, ...	1,100,000 00	1,135,500 00	1,100,000 00
of Boston, Mass., 5s, ...	725,989 09	823,816 00	725,989 09
of Lowell, Mass., 6s, ...	45,000 00	45,000 00	45,000 00
of New Bedford, Mass., 3½s, ...	30,000 00	29,100 00	30,000 00
of New Bedford, Mass., 6s, ...	10,000 00	11,400 00	10,000 00
of Northampton, Mass., 6s, ...	50,000 00	50,250 00	50,000 00
of Providence, R. I., 5s, ...	86,850 00	91,192 50	86,850 00
of Salem, Mass., 6s, ...	25,000 00	25,000 00	25,000 00
of Waltham, Mass., 4s, ...	75,000 00	76,500 00	75,000 00
of Worcester, Mass., 4s, ...	100,000 00	103,000 00	100,000 00
of Boston, Mass., 6s, ...	20,000 00	21,200 00	20,000 00
	\$2,327,839 09	\$2,472,558 50	\$2,327,539 09

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Atlantic Nat'l Bank, Boston,	\$8,500	\$11,985 00	\$12,601 25
654	Atlas National Bank, Boston,	65,400	75,864 00	66,112 50
175	Bay State N'l Bank, Lawrence,	13,125	23,625 00	13,125 00
30	Boylston Nat'l Bank, Boston, .	3,000	4,125 00	3,375 00
211	National City Bank, Boston,	21,100	21,100 00	22,199 87
492	Columbian N'l Bank, Boston,	49,200	59,040 00	49,200 00
169	N'l B'k of Commerce, Boston,	16,900	23,153 00	17,289 50
138	Continental N'l Bank, Boston,	13,800	17,526 00	15,750 00
461	National Eagle Bank, Boston,	46,100	49,788 00	47,525 00
48	Freeman's N'l Bank, Boston,	4,800	5,136 00	5,698 87
150	Hamilton Nat'l Bank, Boston,	15,000	18,300 00	15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	27,430 00	24,064 25
150	Howard Nat'l Bank, Boston,	15,000	16,800 00	17,650 00
150	Market Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
658	Merchants' N'l B'k, Boston, .	65,800	100,016 00	71,143 50
50	Massachusetts N'l B'k, Boston,	5,000	5,375 00	5,000 00
11	New England N'l B'k, Boston,	1,100	1,870 00	1,100 00
50	Old Boston N'l Bank, Boston,	5,000	6,000 00	6,125 00
25	Railroad Nat'l Bank, Lowell,	2,500	3,325 00	2,500 00
150	N'l B'k of Redemption, Boston,	15,000	21,000 00	19,962 50
100	N'l B'k of the Republic, Boston,	10,000	17,000 00	12,750 00
400	Nat'l Revere Bank, Boston, .	40,000	52,000 00	41,893 75
244	Shawmut Nat'l Bank, Boston,	24,400	31,964 00	26,721 25
111	Shoe & Leather N'l B'k, Boston,	11,100	10,822 50	11,221 00
133	State National Bank, Boston,	13,300	16,691 50	13,648 00
136	Suffolk Nat'l Bank, Boston, .	13,600	15,300 00	16,348 75
187	Tremont Nat'l Bank, Boston, .	18,700	21,692 00	20,481 00
100	National Union Bank, Boston,	10,000	14,300 00	10,000 00
150	Washington N'l Bank, Boston,	15,000	18,300 00	15,000 00
617	Nat'l Webster Bank, Boston, .	61,700	62,934 00	63,484 25
		\$620,225	\$767,462 00	\$661,970 24

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Old Colony R.R. 4s, ...	\$900,000	\$929,000 00	\$900,000 00
Old Colony R.R. 6s, ...	200,000	221,000 00	200,000 00
Old Colony R.R. 7s, ...	17,000	18,445 00	17,000 00
New Bedford R.R. 7s, ...	3,000	3,255 00	3,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	100,000	116,000 00	100,000 00
Boston & Providence R.R. 7s, ...	200,000	214,000 00	200,000 00
Boston & Albany R.R. 7s, ...	427,000	437,675 00	427,000 00
Boston & Maine R.R. 7s, ...	75,000	78,750 00	75,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, ...	\$250,000	\$260,000 00	\$249,687 50
Boston & Lowell R.R. 4s, ...	650,000	656,500 00	650,000 00
Boston & Lowell R.R. 7s, ...	129,000	132,870 00	129,000 00
N. Y. & N. E. R.R. (terminal) 4s, . .	500,000	525,000 00	497,500 00
Portland & Ogdensburg R.R. 6s, . .	139,000	159,850 00	161,240 00
	\$3,590,000	\$3,752,345 00	\$3,609,427 50

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,569 44	0 per cent.	\$1,265,500 00	4½ per cent.	\$71,450 00	5½ per cent.
100,000 00	2 “	6,629,150 00	4½ “	85,950 00	6 “
50,000 00	3½ “	1,653,000 00	4¾ “	287,902 01	6½ “
15,000 00	3¾ “	2,181,800 00	5 “	1,232,075 50	7 “
3,958,170 26	4 “	50,000 00	5¼ “		

Amount invested in real estate for banking purposes, ...	\$180,000 00
Estimated value of the same, ...	180,000 00
Assessed value of the same, ...	279,500 00
Net income received from same during year ending Oct. 31, 1890, . . .	7,627 93
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	54,726 37
Assessed value of the same, ...	79,200 00
Net income received from same during year ending Oct. 31, 1890, . . .	4,330 42
Number of loans which are of an amount not exceeding \$3,000 each, . .	50
Aggregate amount of the same, ...	99,300 00
Total number of loans upon real estate, ...	297
Amount of investments from which no income is received, ...	65,709 73
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	1,038,307 67
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	423,040 84 437,683 59
Number of accounts opened during the year ending Oct. 31, 1890, . . .	8,591 00
Number of accounts closed during the year ending Oct. 31, 1890, . . .	6,170 00
Total number of open accounts Oct. 31, 1890, ...	55,216 00
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	37,544 50

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$5,203,727 00
Number of same, ...	53,367
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	4,468,495 49
Number of same, ...	39,573
Date of examination by commissioner: October 28.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

BOSTON, Nov. 14, 1890.

Personally appeared Charles Henry Parker, Treasurer of the Suffolk Savings Bank for Seamen and Others, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. P. LAWRENCE, *Justice of the Peace.*

SUFFOLK, SS.

BOSTON, Nov. 14, 1890.

Personally appeared Wm. Endicott, Jr., President, and Edward W. Hooper, T. Quincy Browne, Francis L. Higginson, Roger Wolcott and George Whitney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. P. LAWRENCE, *Justice of the Peace.*

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 99.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LE BARON B. CHURCH,	CHARLES L. LOVERING,
ELISHA T. JACKSON,	DANIEL A. TREFETHEN,
JOHN E. SANFORD,	GEORGE M. WOODWARD,
GEORGE A. WASHBURN.	

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$157,900 00	Deposits, ...	\$1,472,691 07
Loan on public funds, ...	25,000 00	Guaranty fund, . .	45,049 77
Bank stock as per schedule, . .	115,516 13	Interest account, . .	26,800 70
Loans on bank stock, ...	2,950 00	Surplus, ...	14,935 22
Railroad bonds as per schedule, .	206,500 00		
Loans on railroad bonds, ...	36,000 00		
Real estate by foreclosure, . . .	14,910 25		
Loans on real estate, ...	456,733 10		
Loans on personal security, . . .	517,415 00		
Loans to counties, cities or towns			
(notes), ...	4,000 00		
Loans on depositors' books, . . .	300 00		
Deposit in bank, on interest, . .	16,615 91		
Deposit in bank, not on interest, .	1,372 47		
Expense account, ...	1,453 53		
Bank improvement account, . . .	316 09		
Profit and loss, ...	87 56		
Cash on hand, ...	2,406 72		
	\$1,559,476 76		\$1,559,476 76

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston, ...	\$16,615 91
Taunton National Bank, Taunton, ...	1,372 47

Loan on Public Funds :—

On \$30,000 City of Boston, Mass., 4s, ...	\$25,000 00
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Loans on Bank Stock, amount on each : —

On 5 shares Machinists' National Bank, Taunton, ...	\$500 00
On 10 shares Merchants' National Bank, New Bedford, ...	2,000 00
On 10 shares First National Bank, New Bedford, ...	
On 2 shares National Union Bank, Fall River, ...	450 00
On 9 shares Fall River National Bank, Fall River, ...	
On 5 shares Massasoit National Bank, Fall River, ...	
On 5 shares Pocasset National Bank, Fall River, ...	

Loans on Railroad Bonds, amount on each : —

On \$1,000 Old Colony R.R. 6s, ...	\$1,000 00
On \$10,000 Boston & Lowell R.R. 4s, ...	10,000 00
On \$25,000 Boston & Maine R.R. 4s, ...	25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Aroostook County, Me., 4s, ...	\$20,000	\$20,300 00	\$20,000 00
City of Boston, Mass., 3½s, ...	45,000	45,000 00	45,000 00
of Des Moines, Iowa, 4½s, ...	15,000	15,300 00	15,000 00
of Dayton, Ohio, 4s, ...	10,000	10,100 00	10,000 00
of East Saginaw, Mich., 5s, ...	8,000	8,240 00	8,000 00
Commonwealth of Massachusetts 5s, ...	3,000	3,060 00	3,000 00
State of New Hampshire 6s, ...	1,000	1,240 00	1,000 00
Town of Peabody, Mass., 4s, ...	25,000	25,250 00	25,000 00
City of Springfield, Ohio, 5s, ...	9,000	9,000 00	9,000 00
of Taunton, Mass., 5s, ...	19,900	20,895 00	19,900 00
of Taunton, Mass., 6s, ...	2,000	2,220 00	2,000 00
	\$157,900	\$160,605 00	157,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas National Bank, Boston, .	\$5,500	\$6,380 00	\$6,100 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,410 00	1,200 00
10	Blackstone N'l Bank, Boston, .	1,000	1,120 00	1,000 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,644 00	1,400 00
100	National City Bank, Boston, .	10,000	10,000 00	10,300 00
5	N'l B'k of Commerce, Boston, .	500	685 00	500 00
8	Columbian Nat'l Bank, Boston, .	800	960 00	800 00
10	Continental N'l Bank, Boston, .	1,000	1,270 00	1,000 00
11	Nat'l Eagle Bank, Boston, .	1,100	1,177 00	1,100 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,700 00	2,200 00
17	Freeman's Nat'l Bank, Boston, .	1,700	1,819 00	1,695 75
44	Hamilton Nat'l Bank, Boston, .	4,400	5,368 00	5,200 00
3	Howard Nat'l Bank, Boston, .	300	336 00	300 00
6	Merchants' N'l Bank, Boston, .	600	912 00	700 00
33	Mt. Vernon N'l Bank, Boston, .	3,300	4,554 00	4,190 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	North National Bank, Boston,	\$1,100	\$1,584 00	\$1,200 00
10	New England N'l B'k, Boston,	1,000	1,700 00	1,300 00
23	Nat'l Revere Bank, Boston, .	2,300	2,990 00	2,700 00
25	N'l B'k of the Republic, Boston,	2,500	4,150 00	3,200 00
25	N'l B'k of Redemption, Boston,	2,500	3,500 00	2,900 00
20	Second National Bank, Boston,	2,000	3,900 00	2,900 00
12	Shawmut Nat'l Bank, Boston,	1,200	1,572 00	1,300 00
11	Tremont Nat'l Bank, Boston,	1,100	1,276 00	1,090 37
10	Nat'l Webster Bank, Boston,	1,000	1,020 00	1,000 00
17	First N'l Bank, New Bedford,	1,700	2,635 00	2,211 01
102	National Bank of Commerce, New Bedford, ...	10,200	10,200 00	10,914 00
200	Merchants' Nat'l Bank, New Bedford, ...	20,000	39,000 00	27,200 00
109	Taunton Nat'l Bank, Taunton,	10,900	15,696 00	14,250 00
34	Bristol Co. N'l Bank, Taunton,	3,400	4,760 00	4,405 00
9	Machinists' N'l B'k, Taunton,	900	1,440 00	1,260 00
		\$96,200	\$135,758 00	\$115,516 13

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, ...	\$25,000	\$26,000 00	\$25,000 00
Boston & Maine R.R. 7s, ...	11,000	11,880 00	11,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	2,000	2,320 00	2,000 00
Boston & Lowell R.R. 4s, ...	20,000	20,200 00	20,000 00
Concord & Montreal R.R. 4s, . . .	50,000	51,000 00	50,000 00
Fitchburg R.R. 5s, ...	25,000	26,850 00	25,000 00
Old Colony R.R. 6s, ...	35,000	39,375 00	38,500 00
Old Colony R.R. 4s, ...	25,000	26,500 00	25,000 00
Worcester & Nashua R.R. 4s, . . .	10,000	10,100 00	10,000 00
	\$203,000	\$214,225 00	\$206,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,615 91	2½ per cent.	\$35,000 00	4½ per cent.	\$20,000 00	5½ per cent.
56,000 00	4 " "	183,126 10	5 " "	336,047 00	6 " "
132,000 00	4½ " "	182,875 00	5½ " "	2,350 00	6½ " "
95,000 00	4¾ " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$14,910 25
Assessed value of the same, ...	13,750 00
Net income received from same during year ending Oct. 31, 1890, . . .	485 53
Number of loans which are of an amount not exceeding \$3,000 each, 308	
Aggregate amount of the same, ...	301,198 10
Total number of loans upon real estate, ...	307
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	77,394 53
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	26,778 78
year ending Oct. 31, 1890, ... } 2 per cent., {	27,763 19
Number of accounts opened during the year ending Oct. 31, 1890, . . .	530
Number of accounts closed during the year ending Oct. 31, 1890, . . .	438
Total number of open accounts Oct. 31, 1890, ...	3,965
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	4,741 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	284,309 18
Number of same, ...	2,515
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	256,218 81
Number of same, ...	2,213
Date of examination by commissioner: February 28.	

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

TAUNTON, Nov. 4, 1890.

Personally appeared Henry R. Wood, Treasurer of the Taunton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. M. WOODWARD, *Justice of the Peace.*

BRISTOL, ss.

TAUNTON, Nov. 4, 1890.

Personally appeared John E. Sanford, President, and L. B. Church, E. T. Jackson, C. L. Lovering, D. A. Treforthen and G. A. Washburn, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. M. WOODWARD, *Justice of the Peace.*

TEMPLETON SAVINGS BANK — BALDWINSVILLE.

Incorporated April 19, 1871. Present number of corporators, 73.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. A. WILSON,

GILMAN WAITE,

WILLARD BAKER,

HERBERT LELAND,

A. D. WILEY.

Open for business every Wednesday and Saturday, the last two weeks in each quarter,
the first week in January and July, and first three days in April and
October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$7,125 00	Deposits, ...	\$220,370 71
Bank stock as per schedule, .	16,400 00	Guaranty fund, .	8,616 89
Loan on bank stock, ...	3,000 00	Profit and loss account, ...	2,645 89
Railroad bonds as per schedule,	18,275 00		
Real estate (for banking purposes), ...	9,935 57		
Loans on real estate, ...	129,176 00		
Loans on personal security, .	16,370 00		
Loans to counties, cities or towns (notes), ...	28,000 00		
Deposit in bank, on interest, .	11 44		
Deposit in bank, not on interest,	2,689 44		
Expense account, ...	565 67		
Cash on hand, ...	85 37		
	\$231,633 49		\$231,633 49

Cash on Deposit in Banks, amount in each :—

Miller's River National Bank, Athol, ...	\$2,689 44
Maverick National Bank, Boston, ...	11 44

Loan on Bank Stock :—

On 30 shares First National Bank, Winchendon, ...	\$3,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 5s, . . .	\$5,000	\$5,400 00	\$5,000 00
of Peoria, Ill., 4½s, ...	2,000	2,125 00	2,125 00
	\$7,000	\$7,525 00	\$7,125 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l B'k, Athol,	\$200	\$390 00	\$200 00
10	Nat'l City Bank, Boston, . . .	1,000	1,000 00	1,000 00
10	Columbian N'l Bank, Boston, .	1,000	1,200 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,370 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,270 00	1,000 00
10	National Eagle Bank, Boston,	1,000	1,080 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,300 00	1,000 00
10	Nat'l Revere Bank, Boston, . .	1,000	1,300 00	1,000 00
10	Nat'l Rockland Bank, Boston,	1,000	1,500 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,160 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,020 00	1,000 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,450 00	1,000 00
12	First National Bank, Gardner,	1,200	1,560 00	1,200 00
30	Orange Nat'l Bank, Orange, .	3,000	4,200 00	3,000 00
10	First Nat'l Bank, Winchendon,	1,000	1,600 00	1,000 00
		\$16,400	\$21,400 00	\$16,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$2,000	\$2,180 00	\$2,000 00
Fitchburg R.R. 4½s, ...	5,000	5,050 00	5,000 00
Old Colony R.R. 6s, ...	6,000	6,750 00	6,000 00
Boston & Maine R.R. 4s, ...	5,000	5,275 00	5,275 00
	\$18,000	\$19,255 00	\$18,275 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11 44 28,000 00	2½ per cent. 4 “	\$18,738 00 2,500 00	5 per cent. 5½ “	\$127,308 00	6 per cent.

Amount invested in real estate for banking purposes, ...	\$9,935 57
Estimated value of the same, ...	9,935 57
Assessed value of the same, ...	6,000 00
Net income received from same during year ending Oct. 31, 1890, ...	479 49
Number of loans which are of an amount not exceeding \$3,000 each, 140	
Aggregate amount of the same, ...	117,457 44
Total number of loans upon real estate, ...	134
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	12,071 75
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	4,085 53
year ending Oct. 31, 1890, ... } 2 per cent., {	4,190 46
Number of accounts opened during the year ending Oct. 31, 1890, ...	116
Number of accounts closed during the year ending Oct. 31, 1890, ...	82
Total number of open accounts Oct. 31, 1890, ...	778
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	565 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	31,526 04
Number of same, ...	466
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	32,286 23
Number of same, ...	336
Date of examination by commissioner: February 25.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 15, 1890.

Personally appeared Asa Hosmer, Treasurer of the Templeton Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. E. BRYANT, *Justice of the Peace.*

WORCESTER, SS.

Nov. 19, 1890.

Personally appeared M. A. Wilson, President, and Gilman Waite, Amos D. Wiley, Herbert Leland, H. M. Small and Albert Bryant, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. E. BRYANT, *Justice of the Peace.*

UNION INSTITUTION FOR SAVINGS IN THE CITY OF BOSTON—BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 34.

HUGH O'BRIEN, *President.*

WILLIAM S. PELLETIER, *Treasurer.*

JOHN J. MCCLUSKEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HUGH O'BRIEN,

JOSEPH D. FALLON,

JOHN CURTIN,

EDWARD HARKINS,

PAUL H. KENDRICKEN,

JOHN M. MAGUIRE,

MICHAEL J. WARD.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 5 to 8 P.M.; during July, August and September, close at 2 P.M. on Saturday.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$56,400 00	Deposits, ...	\$3,853,802 78
Bank stock as per schedule, .	91,955 75	Guaranty fund, .	112,900 00
Loan on bank stock, ...	20,000 00	Interest account, .	32,974 16
Railroad bonds as per schedule,	235,800 00	Profit and loss ac-	
Loan on railroad bonds, . . .	50,000 00	count, ...	50,151 50
Real estate (for banking pur-		Suspense account, .	112 00
poses), ...	300,000 00		
Real estate by foreclosure, .	70,532 79		
Loans on real estate, ...	1,777,574 00		
Loans on personal security, .	1,340,900 00		
Loans on depositors' books, .	250 00		
Deposits in banks, on interest, .	98,836 61		
Mortgage and interest suspense			
account, ...	197 47		
Cash on hand, ...	7,493 82		
	\$4,049,940 44		\$4,049,940 44

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston, ...	\$13,303 26
Market National Bank, Boston, ...	19,704 98
Mechanics' National Bank, Boston, ...	29,516 32
Manufacturers' National Bank, Boston, ...	28,570 27
South End National Bank, Boston, ...	5,040 04
International Trust Company, Boston, ...	2,701 74

Loan on Bank Stock : —

On 200 shares Mechanics' National Bank, Boston, ...	\$20,000 00
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Loan on Railroad Bonds : —

On \$55,000 Upper Coos R.R. 4½s, ...	\$50,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, ...	\$40,000	\$42,400 00	\$40,000 00
of Chelsea, Mass., 6s, ...	9,000	9,445 00	9,000 00
of Hartford, Conn., 6s, ...	1,000	1,000 00	1,000 00
of Newton, Mass., 6s, ...	4,000	5,040 00	4,400 00
of Springfield, Mass., 7s, ...	2,000	2,660 00	2,000 00
	<u>\$56,000</u>	<u>\$60,545 00</u>	<u>\$56,400 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
81	Blackstone N'l Bank, Boston, ...	\$8,100	\$9,092 25	\$9,021 50
67	Boston Nat'l Bank, Boston, ...	6,700	8,023 25	7,995 00
9	Boylston Nat'l Bank, Boston, ...	900	1,239 75	1,200 50
8	Continental N'l Bank, Boston, ...	800	1,018 00	960 00
5	Eliot National Bank, Boston, ...	500	670 00	650 00
10	Everett Nat'l Bank, Boston, ...	1,000	1,100 00	1,000 00
17	Howard Nat'l Bank, Boston, ...	1,700	1,908 25	1,802 00
55	Mechanics' N'l Bank, Boston, ...	5,500	7,700 00	7,432 50
92	Metropolitan N'l B'k, Boston, ...	9,200	9,200 00	9,200 00
20	Mt. Vernon N'l Bank, Boston, ...	2,000	2,770 00	2,640 00
37	N'l B'k of No.America, Boston, ...	3,700	4,717 50	4,607 50
24	N'l B'k of Commerce, Boston, ...	2,400	3,288 00	3,168 00
25	N'l B'k of Redemption, Boston, ...	2,500	3,518 75	3,300 00
32	Nat'l Exchange Bank, Boston, ...	3,200	4,328 00	4,101 25
49	N'l Hide & Leather B'k, Boston, ...	4,900	6,370 00	5,880 00
5	N'l Market Bank (Brighton), Boston, ...	500	505 00	500 00
9	Nat'l Revere Bank, Boston, ...	900	1,174 50	1,099 00
8	Shoe & Leather N'l B'k, Boston, ...	800	784 00	800 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	North National Bank, Boston, .	\$800	\$1,152 00	\$1,080 00
17	Shawmut Nat'l Bank, Boston,	1,700	2,231 25	2,159 00
100	South End Nat'l Bank, Boston,	10,000	10,200 00	10,000 00
77	State National Bank, Boston, .	7,700	9,663 50	9,263 50
22	Third National Bank, Boston,	2,200	2,645 50	2,244 00
6	Tremont Nat'l Bank, Boston,	600	696 75	672 00
4	Washington N'l Bank, Boston,	400	496 00	480 00
7	Nat'l Webster Bank, Boston, .	700	714 00	700 00
		\$79,400	\$95,206 25	\$91,955 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$185,000	\$194,250 00	\$187,500 00
Fitchburg R.R. 4s, ...	35,000	33,950 00	33,300 00
Boston & Lowell R.R. 7s, ...	10,000	10,300 00	10,000 00
Old Colony R.R. 4s, ...	5,000	5,300 00	5,000 00
	\$235,000	\$243,800 00	\$235,800 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,045 04	2½ per cent.	\$50,000 00	4¾ per cent.	\$257,190 00	6 per cent.
77,791 57	3 “	1,980,529 00	5 “	3,475 00	6½ “
240,000 00	4¼ “	50,000 00	5¼ “	29,280 00	7 “
100,300 00	4½ “	477,950 00	5½ “		

Amount invested in real estate for banking purposes, ...	\$300,000 00
Estimated value of the same, ...	327,000 00
Assessed value of the same, ...	327,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	7,106 98
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	70,532 79
Assessed value of the same, ...	77,200 00
Net income received from same during year ending Oct. 31, 1890, . . .	875 25
Number of loans which are of an amount not exceeding \$3,000 each, . .	354

Aggregate amount of the same, ...	\$505,750 00				
Total number of loans upon real estate, ...	465				
Amount of investments from which no income is received, ...	38,974 87				
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	178,088 78				
Times for the dividends fixed by the by-laws: third Wednesday in May and November.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	<table> <tr> <td>2 per cent., {</td><td>67,043 49</td></tr> <tr> <td>2 per cent., {</td><td>69,647 00</td></tr> </table>	2 per cent., {	67,043 49	2 per cent., {	69,647 00
2 per cent., {	67,043 49				
2 per cent., {	69,647 00				
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,534				
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,020				
Total number of open accounts Oct. 31, 1890, ...	9,128				
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	12,580 37				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	1,022,356 72				
Number of same, ...	9,615				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	908,843 93				
Number of same, ...	7,277				
Date of examination by commissioner: May 29.					

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, SS.

Nov. 18, 1890.

Personally appeared William S. Pelletier, Treasurer of the Union Institution for Savings in the City of Boston, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN P. LEAHY, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 18, 1890.

Personally appeared Hugh O'Brien, President, and Joseph D. Fallon, Edward Har-kins, M. J. Ward, P. H. Kendrick, John M. Maguire and John J. Mundo, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN P. LEAHY, *Justice of the Peace.*

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 31.

ANDREW J. BORDEN, *President.*

JEROME C. BORDEN, *Treasurer.*

ABRAHAM G. HART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. J. BORDEN,

G. W. DEAN,

C. C. ROUNESVILLE,

A. H. SKINNER,

W. W. STEWART.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,525 00	Deposits, ...	\$671,342 05
Bank stock as per schedule, .	53,326 50	Guaranty fund, . .	975 00
Railroad bonds as per schedule, .	15,000 00	Profit and loss account, ...	25,879 06
Real estate (for banking purposes), ...	25,000 00	Rent account, . . .	40 87
Real estate by foreclosure, ...	2,924 83		
Loans on real estate, ...	357,375 94		
Loans on personal security, ...	226,255 00		
Deposit in bank, on interest, . . .	12,808 92		
Cash on hand, ...	20 79		
	<u>\$698,236 98</u>		<u>\$698,236 98</u>

Cash on Deposit in Bank :—

National Union Bank, Fall River, ... \$12,808 92

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass , 6s, ...	\$5,000	\$6,345 00	\$5,525 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l Bank, Fall River,	\$2,100	\$2,373 00	\$2,362 50
237	Metacomet N'l B'k, Fall River,	23,700	30,810 00	29,571 00
7	Massasoit N'l Bank, Fall River,	700	1,260 00	1,218 00
158	Nat'l Union Bank, Fall River,	15,800	16,313 50	15,800 00
35	Pocasset N'l Bank, Fall River,	3,500	4,550 00	4,375 00
		\$45,800	\$55,306 50	\$53,326 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$15,000	\$16,275 00	\$15,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00 108,212 86	2 per cent. 5 "	\$462,312 00	5½ per cent.	\$20,915 00	6 per cent.

Amount invested in real estate for banking purposes, ...	\$25,000 00
Estimated value of the same, ...	25,000 00
Assessed value of the same, ...	24,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,270 17
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	2,924 83
Assessed value of the same, ...	2,200 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	215
Aggregate amount of the same, ...	244,975 94
Total number of loans upon real estate, ...	202
Amount of investments from which no income is received, ...	5,253 94
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	43,646 58
Times for the dividends fixed by the by-laws: May 15 and November 15.	
Rate and amount of semi-annual dividend during the year ending Oct. 31, 1890, ...	2½ per cent. 17,159 61
Number of accounts opened during the year ending Oct. 31, 1890, . . .	165
Number of accounts closed during the year ending Oct. 31, 1890, . . .	491

Total number of open accounts Oct. 31, 1890, ...	1,452	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		\$4,119 31
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		69,617 87
Number of same, ...	476	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		208,865 02
Number of same, ...	1,126	
Date of examination by commissioner: May 8.		

COMMONWEALTH OF MASSACHUSETTS.

BRISTOL, ss.

Nov. 5, 1890.

Personally appeared Jerome C. Borden, Treasurer of the Union Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN T. BURRELL, *Justice of the Peace.*

BRISTOL, ss.

Nov. 5, 1890.

Personally appeared Andrew J. Borden, President, and Geo. W. Dean, Sam'l Wadington, T. D. W. Wood, A. Homer Skinner and C. C. Rounesville, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN T. BURRELL, *Justice of the Peace.*

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 46.

MOSES TAFT, *President.*

C. A. TAFT, *Treasurer.*

LUTHER C. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES TAFT,

C. E. SEAGRAVE,

C. A. WHEELLOCK,

W. J. TAFT,

ROBERT TAFT,

A. C. SLATER.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$98,332 25	Deposits, ...	\$360,554 74
Railroad bonds as per schedule, .	20,000 00	Guaranty fund, . .	11,723 00
Real estate by foreclosure, . .	18,337 54	Interest account, .	8,266 60
Loans on real estate, ...	195,315 35	Profit and loss ac-	
Loans on personal security, . .	33,634 78	count, ...	2,010 24
Deposit in bank, on interest, .	2,854 00	Mortgages payable, .	5,500 00
Expense account, ...	511 98		
Premium account, ...	18,068 68		
Central National Bank, assess-			
ment on stock, ...	1,000 00		
	\$388,054 58		\$388,054 58

Cash on Deposit in Bank : —

Blackstone National Bank, Uxbridge, ... \$2,854 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	N'l B'k of Redemption, Boston,	\$8,000	\$11,260 00	\$8,000 00
61	Suffolk Nat'l Bank, Boston, .	6,100	6,902 00	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	11,050 00	8,500 00
80	Nat'l Revere Bank, Boston, .	8,000	10,420 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	10,327 00	9,200 00
60	North National Bank, Boston,	6,000	8,640 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	6,757 00	5,800 00
85	Eliot National Bank, Boston, .	8,500	11,390 00	8,500 00
69	Nat'l Webster Bank, Boston, .	6,900	7,038 00	6,900 00
48	State National Bank, Boston, .	4,800	6,000 00	4,800 00
30	National Eagle Bank, Boston,	3,000	3,240 00	3,000 00
46	Blackstone N'l B'k, Uxbridge,	4,600	5,290 00	4,600 00
5	Grafton Nat'l Bank, Grafton, .	500	575 00	500 00
20	First National Bank, Clinton, .	2,000	2,500 00	2,000 00
59	Franklin Nat'l B'k, Franklin, .	5,900	6,785 00	5,900 00
40	Central Nat'l Bank, Boston, .	4,000	5,580 00	4,000 00
17	Millbury N'l Bank, Millbury,	1,700	1,768 00	1,700 00
51	Traders' Nat'l Bank, Boston, .	5,100	5,406 00	4,832 25
		\$98,600	\$120,928 00	\$98,332 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, ...	\$20,000	\$20,200 00	\$20,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,750 00	0 per cent.	\$5,800 00	5½ per cent.	\$649 00	7 per cent.
2,854 00	3 “	66,461 35	6 “	200 00	7½ “
152,089 78	5 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$18,337 54
Assessed value of the same, ...	15,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	1,051 56
Number of loans which are of an amount not exceeding \$3,000 each, 128	
Aggregate amount of the same, ...	124,410 13
Total number of loans upon real estate, ...	129
Amount of investments from which no income is received, ...	5,862 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	18,828 01
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,767 93
year ending Oct. 31, 1890, ... } 2 per cent., {	6,837 37
Number of accounts opened during the year ending Oct. 31, 1890, . . .	125
Number of accounts closed during the year ending Oct. 31, 1890, . . .	100
Total number of open accounts Oct. 31, 1890, ...	1,169
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	2,081 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	59,561 49
Number of same, ...	703
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	63,909 04
Number of same, ...	547
Date of examination by commissioner: January 9.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 10, 1890.

Personally appeared C. A. Taft, Treasurer of the Uxbridge Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. J. TAFT, *Justice of the Peace.*

WORCESTER, ss.

Nov. 10, 1890.

Personally appeared Moses Taft, President, and Robert Taft, H. C. Whitman, W. J. Taft, Wm. H. Seagrave and Wm. E. Haywood, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. J. TAFT, *Justice of the Peace.*

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 58.

SOLON O. RICHARDSON, *President.*

RICHARD BRITTON, *Treasurer.*

RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. S. GREENOUGH,

GEO. H. SWEETSER,

EVERETT HART,

RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$21,000 00	Deposits, ...	\$235,630 09
Bank stock as per schedule, .	16,000 00	Guaranty fund, . . .	4,380 76
Railroad bonds as per schedule, .	41,500 00	Interest account, . .	5,366 20
Real estate by foreclosure, . .	1,987 85		
Loans on real estate, ...	127,895 00		
Loans on personal security, . .	8,575 00		
Loans to counties, cities or towns (notes), ...	5,160 84		
Deposits in banks, on interest, .	13,731 48		
Expense account, ...	242 42		
Bank fixtures, ...	250 00		
Premium account, ...	8,712 80		
Cash on hand, ...	321 66		
	\$245,377 05		\$245,377 05

Cash on Deposit in Banks, amount in each :—

National Bank of South Reading, Wakefield, ...	\$10,039 52
International Trust Company, Wakefield, ...	1,480 41
Winthrop National Bank, Wakefield, ...	2,211 55

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, ...	\$5,000	\$5,000 00	\$5,000 00*
of Cleveland, Ohio, 7s, ...	6,000	6,870 00	6,000 00
of Fall River, Mass., 5s, ...	8,000	9,440 00	8,000 00
of Lowell, Mass., 6s, ...	1,000	1,000 00	1,000 00
of Peoria, Ill., 4½s, ...	1,000	1,060 00	1,000 00
	\$21,000	\$23,370 00	\$21,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Boston National Bank, Boston,	\$2,700	\$3,233 25	\$2,700 00
7	Blackstone N'l Bank, Boston,	700	782 25	700 00
50	N'l B'k of the Commonwealth, Boston, ...	5,000	8,500 00	5,000 00
59	National Bank of So. Reading, Wakefield, ...	5,900	7,670 00	5,900 00
17	New England N'l B'k, Boston,	1,700	2,894 25	1,700 00
		\$16,000	\$23,079 75	\$16,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$6,000	\$6,150 00	\$6,000 00
Boston & Lowell R.R. 4s, ...	10,000	10,100 00	10,000 00
Boston & Maine R.R. 7s, ...	6,500	7,003 12	6,500 00
Conn. & Passumpsic Rivers R.R. 7s,	6,000	6,360 00	6,000 00
Fitchburg R.R. 4½s, ...	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s, ...	2,000	2,120 00	2,000 00
Old Colony R.R. 6s, ...	1,000	1,105 00	1,000 00
	\$41,500	\$42,938 12	\$41,500 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,519 93	2½ per cent.	\$50,520 00	5 per cent.	\$71,550 00	6 per cent.
2,211 55	3 “	10,500 00	5½ “	3,900 00	7 “
5,160 84	4 “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,987 85
Assessed value of the same, ...	3,400 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	94
Aggregate amount of the same, ...	104,005 84
Total number of loans upon real estate, ...	92
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	11,153 89
Times for the dividends fixed by the by-laws: first Wednesday in February and August.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., { 3,867 20 2 per cent., { 4,023 90
Number of accounts opened during the year ending Oct. 31, 1890, ...	276
Number of accounts closed during the year ending Oct. 31, 1890, ...	154
Total number of open accounts Oct. 31, 1890, ...	1,405
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	961 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	77,984 48
Number of same, ...	1,836
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	57,710 24
Number of same, ...	912
Date of examination by commissioner: February 26.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 5, 1890.

Personally appeared Richard Britton, Treasurer of the Wakefield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

A. W. BROWNELL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 5, 1890.

Personally appeared Solon O. Richardson, President, and Thos. Emerson, A. W. Chapman, W. S. Greenough, J. C. Hartshorn, Thomas J. Skinner, Harvey B. Evans, G. H. Sweetser, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

A. W. BROWNELL, *Justice of the Peace.*

WALES SAVINGS BANK—WALES.

Incorporated April 2, 1870. Present number of corporators, 77.

ELIJAH SHAW, *President.*

H. A. MCFARLAND, *Treasurer.*

H. A. MCFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. S. ROGERS,

ISAIAH HISCOCK,

WM. L. WEBBER.

Open for business every business day, 10 A.M. to 12 M., 1 to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$500 00	Deposits, ...	\$22,420 83
Bank stock as per schedule, .	6,800 00	Guaranty fund, .	878 00
Loans on real estate, ...	14,214 43	Interest account, .	70 80
Loans on personal security, .	1,509 30	Profit and loss ac-	
Deposit in bank, on interest, .	679 88	count, ...	644 53
Deposit in bank, not on interest,	213 65		
Cash on hand, ...	96 90		
	\$24,014 16		\$24,014 16

Cash on Deposit in Banks, amount in each :—

Springfield Safe Deposit & Trust Company, Springfield, ...	\$679 88
Palmer National Bank, Palmer, ...	213 65

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s, .	\$500	\$525 00	\$500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Nat'l Revere Bank, Boston, .	\$800	\$900 00	\$800 00
5	Tremont Nat'l Bank, Boston, .	500	525 00	500 00
5	Nat'l Eagle Bank, Boston, .	500	525 00	500 00
5	Nat'l City Bank, Boston, .	500	525 00	500 00
8	Hamilton Nat'l Bank, Boston,	800	900 00	800 00
5	Nat'l Webster Bank, Boston, .	500	525 00	500 00
5	Suffolk Nat'l Bank, Boston, .	500	525 00	500 00
2	Blackstone N'l Bank, Boston,	200	210 00	200 00
5	Market Nat'l Bank, Boston, .	500	525 00	500 00
8	Continental N'l Bank, Boston,	800	800 00	800 00
7	Southbridge National Bank, Southbridge, ...	700	850 00	700 00
5	Monson Nat'l Bank, Monson,	500	625 00	500 00
		\$6,800	\$7,535 00	\$6,800 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$679 88	2 per cent.	\$15,723 73	6 per cent.	—	—

Number of loans which are of an amount not exceeding \$3,000 each, .	43	
Aggregate amount of the same, ...		\$15,723 73
Total number of loans upon real estate, ...	35	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		1,181 53
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the } 2½ per cent., {		511 37
year ending Oct. 31, 1890, ... } 2½ per cent., {		534 88
Number of accounts opened during the year ending Oct. 31, 1890, .	10	
Number of accounts closed during the year ending Oct. 31, 1890, .	18	
Total number of open accounts Oct. 31, 1890, ...	131	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		98 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		3,692 49
Number of same, ...	38	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		5,564 03
Number of same, ...	67	
Date of examination by commissioner: August 29.		

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 20, 1890.

Personally appeared H. A. McFarland, Treasurer of the Wales Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

OZRO P. ROYCE, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 20, 1890.

Personally appeared Elijah Shaw, President, and Geo. S. Rogers, Edwin C. Sherman, Alvin A. Hubbard, Isaiah Hiscock and E. D. Shaw, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

OZRO P. ROYCE, *Justice of the Peace.*

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1853. Present number of corporators, 32.

ENOS T. LUCE, *President.*

CHARLES F. STONE, *Treasurer.*

JOSEPH F. GIBBS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HAMBLIN L. HOVEY,

ENOS T. LUCE,

HENRY N. FISHER,

RUFUS WARREN,

TIMOTHY LEARY.

Open for business every business day, 8.30 A.M. to 2.30 P.M.,

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$161,000 00	Deposits, ...	\$2,159,029 61
Bank stock as per schedule, .	133,825 00	Guaranty fund, ...	83,500 00
Loan on bank stock, ...	900 00	Interest account, ...	20,134 37
Railroad bonds as per schedule, .	327,000 00		
Real estate by foreclosure, ...	200 00		
Loans on real estate, ...	981,032 00		
Loans on personal security, ...	645,635 74		
Loans to counties, cities or towns (notes), ...	3,500 00		
Deposits in banks, on interest, ...	7,038 50		
Expense account, ...	396 32		
Profit and loss account, ...	1,306 84		
Cash on hand, ...	829 58		
	\$2,262,663 98		\$2,262,663 98

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston, ...	\$4,538 50
Waltham National Bank, Waltham, ...	2,500 00

Loan on Bank Stock : —

On 13 shares Waltham National Bank, Waltham, ...	\$900 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 5s, . . .	\$6,000	\$6,120 00	\$6,000 00
City of Cleveland, Ohio, 4s, . . .	40,000	42,000 00	40,000 00
of Des Moines, Iowa, 4½s, . . .	56,000	61,600 00	56,000 00
of Grand Rapids, Mich., 5s, . . .	30,000	34,800 00	30,000 00
of Springfield, Ohio, 5s, . . .	20,000	20,600 00	20,000 00
of Waltham, Mass., 4s, . . .	9,000	9,540 00	9,000 00
	~~\$~~ 161,000	~~\$~~ 174,660 00	~~\$~~ 161,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Boston Nat'l Bank, Boston, . .	\$10,000	~~\$~~ 11,900 00	~~\$~~ 10,000 00
37	Boylston Nat'l Bank, Boston, .	3,700	5,069 00	3,700 00
50	Central Nat'l B'k, Boston, . .	5,000	6,950 00	5,000 00
25	National City Bank, Boston, .	2,500	2,500 00	2,500 00
29	N'l B'k of Commerce, Boston, .	2,900	3,973 00	2,900 00
45	N'l B'k of the Commonwealth, Boston, ...	4,500	7,650 00	4,500 00
50	Continental N'l Bank, Boston, .	5,000	6,350 00	4,850 00
31	Eliot National Bank, Boston, .	3,100	4,154 00	3,100 00
46	Everett Nat'l Bank, Boston, . .	4,600	5,060 00	4,600 00
50	Freeman's Nat'l Bank, Boston, .	5,000	5,350 00	5,000 00
50	N'l Hide & Leather B'k, Boston, .	5,000	6,500 00	5,000 00
40	Market Nat'l B'k, Boston, . . .	4,000	4,000 00	4,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	3,000 00	3,000 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	6,900 00	5,000 00
77	North National Bank, Boston, .	7,700	11,088 00	7,700 00
40	N'l B'k of Redemption, Boston, .	4,000	5,600 00	4,000 00
38	Nat'l Revere Bank, Boston, . .	3,800	4,940 00	3,800 00
50	Shawmut Nat'l Bank, Boston, .	5,000	6,550 00	5,000 00
34	State National Bank, Boston, .	3,400	4,284 00	3,400 00
53	Suffolk National Bank, Boston, .	5,300	5,936 00	5,300 00
50	Third National Bank, Boston, .	5,000	6,000 00	5,000 00
31	Tremont Nat'l Bank, Boston, .	3,100	3,596 00	3,100 00
30	Nat'l Union Bank, Boston, . . .	3,000	4,290 00	3,000 00
405	Waltham N'l Bank, Waltham, .	30,375	44,145 00	30,375 00
		~~\$~~ 133,975	~~\$~~ 175,785 00	~~\$~~ 133,825 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R.R. 5s, .	\$30,000	\$31,500 00	\$30,000 00
Vermont Valley R.R. 5s, ...	50,000	53,000 00	50,000 00
Fitchburg R.R. 4s, ...	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s, ...	25,000	25,000 00	25,000 00
Newport & Richford R.R. 5s, . . .	2,000	2,140 00	2,000 00*
Boston, Revere Beach & Lynn R.R. 6s,	10,000	11,400 00	10,000 00
Old Colony R.R. 4s, ...	75,000	81,750 00	75,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	100,000	111,000 00	100,000 00
Concord & Montreal R.R. 4s, . . .	25,000	25,750 00	25,000 00
	\$327,000	\$351,540 00	\$327,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,500 00	2 per cent.	\$145,000 00	4½ per cent.	\$111,575 00	5½ per cent.
4,538 50	2½ "	225,000 00	4¾ "	350,852 00	6 "
25,000 00	4 "	773,640 74	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$200 00
Assessed value of the same, ...	500 00
Net income received from same during year ending Oct. 31, 1890, ...	15 00
Number of loans which are of an amount not exceeding \$3,000 each, . . .	281
Aggregate amount of the same, ...	401,817 00
Total number of loans upon real estate, ...	370
Gross amount of interest or profits received, as per books, during year ending Oct. 31, 1890, ...	105,072 76
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	38,536 44
year ending Oct. 31, 1890, ... } 2 per cent., {	39,955 47
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,605
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,003
Total number of open accounts Oct 31, 1890, ...	8,017
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	7,650 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	596,265 87
Number of same, ...	10,414
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	525,718 62
Number of same, ...	6,564
Date of examination by commissioner: February 27.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 10, 1890.

Personally appeared Charles F. Stone, Treasurer of the Waltham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

LUMAN N. HALL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 17, 1890.

Personally appeared Enos T. Luce, President, and Hamblin L. Hovey, Henry N. Fisher, Timothy Leary, Joseph F. Gibbs and Ambrose Webster, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

LUMAN N. HALL, *Justice of the Peace.*

WARE SAVINGS BANK — WARE.

Incorporated March 5, 1850. Present number of corporators, 48.

CHARLES A. STEVENS, *President.*

FREDERICK D. GILMORE, *Treasurer.*

FREDERICK D. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CALVIN HITCHCOCK,

WILLIAM S. HYDE,

NATHAN RICHARDSON,

FREDERICK D. GILMORE,

DAVID P. BILLINGS.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$425,500 00	Deposits, ...	\$2,997,405 39
Bank stock as per schedule, .	492,584 50	Guaranty fund, .	67,789 85
Loans on bank stock, ...	13,500 00	Interest account, .	26,807 98
Railroad bonds as per schedule, .	502,000 00	Profit and loss account, ...	15,176 12
Loan on railroad stock, ...	650 00		
Real estate (for banking purposes), ...	6,400 00		
Loans on real estate, ...	1,178,503 59		
Loans on personal security, . .	340,111 16		
Loans to counties, cities or towns (notes), ...	112,500 00		
Loans on depositors' books, . .	550 00		
Deposits in banks, on interest, .	11,272 78		
Deposit in bank, not on interest, .	21,000 00		
Expense account, ...	1,861 74		
Cash on hand, ...	745 57		
	\$3,107,179 34		\$3,107,179 34

Cash on Deposit in Banks, amount in each :—

Ware National Bank, Ware, ...	\$21,000 00
National Exchange Bank, Boston, ...	6,729 23
Boston Safe Deposit and Trust Company, Boston, ...	4,543 55

Loans on Bank Stock, amount on each :—

On 163 shares Traders' National Bank, Boston, ...	\$13,000 00
On 5 shares Ware National Bank, Ware, ...	500 00

Loan on Railroad Stock :—

On 4 shares Boston & Albany R.R., ...	\$650 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams, Mass., 6s, ...	\$3,000	\$3,120 00	\$3,000 00
City of Boston, Mass., 6s, ...	31,000	32,450 00	31,000 00
of Boston, Mass., 5s, ...	1,000	1,160 00	1,000 00
of Brockton, Mass., 5s, ...	30,000	36,000 00	30,000 00
of Chelsea, Mass., 6s, ...	10,000	10,800 00	10,000 00
of Cleveland, Ohio, 6s, ...	10,000	11,080 00	10,000 00
of Cleveland, Ohio, 7s, ...	1,000	1,130 00	1,000 00
of Cleveland, Ohio, 5s, ...	1,000	1,050 00	1,000 00
of Chicago, Ill., 7s, ...	4,000	4,500 00	4,000 00
of Detroit, Mich., 7s, ...	21,500	28,840 00	21,500 00
District of Columbia 6s, ...	12,500	15,750 00	12,500 00
of Columbia 7s, ...	100,000	131,000 00	100,000 00
City of East Saginaw, Mich., 5s, ...	3,000	3,075 00	3,000 00
of Fall River, Mass, 6s, ...	14,000	16,920 00	14,000 00
of Fort Wayne, Ind., 5½s, ...	3,000	3,200 00	3,000 00
of Grand Rapids, Mich, 5s, ...	30,000	35,400 00	30,000 00
of Grand Rapids, Mich., 8s, ...	7,500	8,300 00	7,500 00
of Lynn, Mass., 6s, ...	10,000	10,900 00	10,000 00
of Lynn, Mass., 4s, ...	55,000	58,900 00	55,000 00
of Northampton, Mass., 6s, ...	1,000	1,020 00	1,000 00
of New Bedford, Mass, 6s, ...	3,000	3,510 00	3,000 00
of Pawtucket, R. I., 5s, ...	20,000	21,800 00	20,000 00
of Providence, R. I., 5s, ...	32,000	38,080 00	32,000 00
of Providence, R. I., 6s, ...	1,000	1,200 00	1,000 00
of Woburn, Mass., 6s, ...	6,000	6,540 00	6,000 00
of Dayton, Ohio, 5s, ...	15,000	17,900 00	15,000 00
	\$425,500	\$503,625 00	\$425,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
68	Atlantic Nat'l Bank, Boston,	\$6,800	\$9,588 00	\$9,618 50
100	Atlas National Bank, Boston, .	10,000	11,900 00	11,500 00
215	Boston Nat'l Bank, Boston, . .	21,500	25,585 00	24,109 50
49	Blackstone N'l Bank, Boston, .	4,900	5,500 00	5,533 50
81	N'l B'k of Commerce, Boston,	8,100	11,097 00	9,259 50
141	Continental N'l Bank, Boston,	14,100	17,907 00	14,977 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.*	Amount Invested.
60	Eliot National Bank, Boston, .	\$6,000	\$8,040 00	\$6,960 00
42	Nat'l Exchange Bank, Boston, .	4,200	5,544 00	4,757 50
100	First National Bank, Boston, .	10,000	25,200 00	19,675 00
50	Globe National Bank, Boston, .	5,000	5,000 00	4,812 00
117	Merchants' N'l Bank, Boston, .	11,700	17,784 00	15,588 00
136	N'l B'k of No. America, Boston, .	13,600	17,272 00	14,280 00
100	North National Bank, Boston, .	10,000	14,300 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,550 00	2,400 00
156	N'l B'k of the Republic, Boston, .	15,600	26,520 00	20,674 00
167	National Revere Bank, Boston, .	16,700	21,710 00	20,262 50
110	N'l B'k of Redemption, Boston, .	11,000	15,400 00	12,602 50
182	Second Nat'l Bank, Boston, .	18,200	35,490 00	28,053 50
250	State National Bank, Boston, .	25,000	31,250 00	30,383 50
129	Suffolk Nat'l Bank, Boston, .	12,900	14,448 00	15,567 00
91	Tremont Nat'l Bank, Boston, .	9,100	10,556 00	9,486 00
128	Traders' Nat'l Bank, Boston, .	12,800	13,824 00	11,904 00
34	Nat'l Union Bank, Boston, .	3,400	4,862 00	4,688 00
200	Nat'l Webster Bank, Boston, .	20,000	20,400 00	20,275 00
30	Washington N'l Bank, Boston, .	3,000	3,720 00	3,900 00
118	Shawmut Nat'l Bank, Boston, .	11,800	15,458 00	15,340 00
40	Miller's River N'l B'k, Athol, .	4,000	8,000 00	7,400 00
150	First N'l Bank, Easthampton, .	15,000	22,050 00	19,500 00
10	Leicester N'l Bank, Leicester, .	1,000	1,350 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	7,500 00	7,500 00
15	Southbridge N'l Bank, South- bridge, ...	1,500	2,250 00	2,250 00
42	Agawam N'l B'k, Springfield, .	4,200	4,972 00	4,972 00
25	Chicopee N'l B'k, Springfield, .	2,500	4,175 00	4,175 00
27	First Nat'l Bank, Springfield, .	2,700	3,915 00	3,915 00
10	Second N'l Bank, Springfield, .	1,000	1,620 00	1,620 00
90	City National Bank, Holyoke, .	9,000	9,550 00	9,550 00
499	Ware National Bank, Ware, .	49,900	59,880 00	61,796 00
50	City Nat'l Bank, Worcester, .	5,000	7,250 00	5,500 00
100	Chapin N'l Bank, Springfield, .	10,000	14,800 00	14,800 00
		\$397,700	\$538,217 00	\$492,584 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, . . .	\$93,000	\$101,220 00	\$93,000 00
Boston & Albany R.R. 7s, . . .	60,000	61,800 00	60,000 00
Boston & Albany R.R. 6s, . . .	50,000	54,500 00	50,000 00
Boston & Lowell R.R. 7s, . . .	15,000	16,800 00	15,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,550 00	5,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,450 00	5,000 00

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s, ...	\$3,000	\$3,180 00	\$3,000 00
Eastern R.R. 6s, ...	53,000	66,780 00	53,000 00
Fitchburg R.R. 4s, ...	70,000	67,900 00	70,000 00
Old Colony R.R. 7s, ...	10,000	10,900 00	10,000 00
Old Colony R.R. 6s, ...	41,000	45,740 00	41,000 00
Old Colony R.R. 4s, ...	40,000	43,600 00	40,000 00
Leeds & Farmington R.R. 6s, ...	30,000	32,100 00	30,000 00
Portland & Kennebec R.R. 6s, ...	27,000	28,890 00	27,000 00
	\$502,000	\$544,410 00	\$502,000 00

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,272 78	2½ per cent.	\$4,000 00	4½ per cent.	\$20,600 00	5½ per cent.
52,000 00	3½ "	45,000 00	4¾ "	660,580 59	5½ "
46,500 00	4 "	806,450 00	5 "	684 16	6 "
10,000 00	4¼ "				

Amount invested in real estate for banking purposes, ...	\$6,400 00
Estimated value of the same, ...	6,400 00
Assessed value of the same, ...	5,500 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	425
Aggregate amount of the same, ...	496,074 75
Total number of loans upon real estate, ...	513
Amount of investments from which no income is received, ...	61,796 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	168,620 63
Times for the dividends fixed by the by-laws: January 3 and July 3.	
Rate and amount of each semi-annual dividend during the } 2¼ per cent., {	62,545 70
year ending Oct. 31, 1890, ... } 2¼ per cent., {	64,296 06
Number of accounts opened during the year ending Oct. 31, 1890, ...	952
Number of accounts closed during the year ending Oct. 31, 1890, ...	736
Total number of open accounts Oct. 31, 1890, ...	6,282
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	4,841 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	448,828 43
Number of same, ...	4,437
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	440,305 99
Number of same, ...	3,320
Date of examination by commissioner: July 14.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPSHIRE, ss.

WARE, Nov. 18, 1890.

Personally appeared Frederick D. Gilmore, Treasurer of the Ware Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE W. DUNHAM, *Justice of the Peace.*

HAMPSHIRE, ss.

WARE, Nov 18, 1890.

Personally appeared Charles A. Stevens, President, and William S. Hyde, Lewis N. Gilbert, David P. Billings, Calvin Hitchcock and W. C. Eaton, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE W. DUNHAM, *Justice of the Peace.*

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 28.

GERARD C. TOBEY, *President.*

EDWARD A. GAMMONS, *Treasurer.*

FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GERARD C. TOBEY,

ALDEN BESSE,

GEORGE F. WING.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$168,593 85	Deposits, ...	\$623,766 84
Loan on bank stock, ...	50 00	Guaranty fund, . .	19,200 00
Railroad bonds as per schedule, .	10,137 50	Interest account, .	13,768 40
Real estate by foreclosure, . .	145,596 21	Profit and loss ac-	
Loans on real estate, ...	120,214 81	count, ...	2,473 59
Loans on personal security, . .	177,692 72	Rent account, . . .	2,657 10
Loans to counties, cities or towns		Suspense account, .	730 47
(notes), ...	16,650 00		
Deposit in bank, not on interest,	20,762 54		
Expense account, ...	334 63		
Taxes paid, ...	2,564 14		
	<u>\$662,596 40</u>		<u>\$662,596 40</u>

Cash on Deposit in Bank : —

National Bank of Wareham, Wareham, ... \$20,762 54

Loan on Bank Stock : —

On 4 shares First National Bank, Yarmouth, ... \$50 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Andover N'l Bank, Andover, .	\$500	\$650 00	\$522 50
100	Atlas National Bank, Boston, .	10,000	11,600 00	11,838 01
41	Atlantic Nat'l Bank, Boston, .	4,100	5,791 25	4,679 26
100	Blackstone N'l Bank, Boston, .	10,000	11,175 00	13,574 81
131	Boylston Nat'l Bank, Boston, .	13,100	18,045 25	11,737 70
20	First Nat'l Bank, Boston, .	2,000	5,090 00	2,090 00
100	Merchants' N'l Bank, Boston, .	10,000	15,225 00	10,949 84
74	Second Nat'l Bank, Boston, .	7,400	14,430 00	7,572 32
100	Shawmut Nat'l Bank, Boston, .	10,000	13,125 00	10,450 00
100	Suffolk Nat'l Bank, Boston, .	10,000	11,262 50	12,147 46
66	Shoe & Leather N'l B'k, Boston, .	6,600	6,468 00	6,897 00
50	National City Bank, Boston, .	5,000	5,000 00	5,225 00
100	National Eagle Bank, Boston, .	10,000	10,800 00	11,068 14
7	Nat'l Exchange Bank, Boston, .	700	946 75	731 50
45	National Revere Bank, Boston, .	4,500	5,861 25	5,196 78
100	Nat'l Webster Bank, Boston, .	10,000	10,200 00	11,015 59
50	N'l B'k of Commerce, Boston, .	5,000	6,850 00	7,053 50
75	N'l B'k of No. America, Boston, .	7,500	9,562 50	6,993 68
30	N'l B'k of the Republic, Boston, .	3,000	4,995 00	3,135 00
50	Falmouth N'l B'k, Falmouth, .	5,000	5,000 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford, .	2,500	4,993 75	2,612 50
179	N'l B'k of Wareham, Wareham, .	17,900	23,270 00	17,674 98
		\$154,800	\$200,341 25	\$168,593 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R R. 5s, ...	\$5,000	\$5,250 00	\$5,162 50
Boston & Lowell R.R. 4s, ...	5,000	5,050 00	4,975 00
	\$10,000	\$10,300 00	\$10,137 50

*Total Amount of Loans, with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,135 70	4 per cent.	\$25,000 00	4½ per cent.	\$57,812 02	6 per cent.
4,500 00	4½ "	107,300 00	5 "	3,921 60	7 "
37,150 00	4½ "	10,000 00	5½ "	280 00	7 ⅓ "
50,000 00	4½ "	13,550 00	5½ "	958 21	8 ⅓ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$145,596 21
Assessed value of the same,	129,450 00
Net income received from same during year ending Oct. 31, 1890,	8,462 05
Number of loans which are of an amount not exceeding \$3,000 each,	78
Aggregate amount of the same,	72,466 27
Total number of loans upon real estate,	71
Amount of investments from which no income is received,	7,115 55
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,	32,519 25
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent., 2 per cent., 11,719 68 11,775 77
Number of accounts opened during the year ending Oct. 31, 1890,	216
Number of accounts closed during the year ending Oct. 31, 1890,	195
Total number of open accounts Oct. 31, 1890,	1,855
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	1,285 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	85,235 63
Number of same,	839
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	92,163 65
Number of same,	832
Date of examination by commissioner: July 10.	

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 15, 1890.

Personally appeared Edward A. Gammons, Treasurer of the Wareham Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 15, 1890.

Personally appeared Gerard C. Tobey, President, and Edward F. Handy, Benjamin F. Gibbs, George F. Wing, A. S. Gurney and Frank A. Besse, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

W. L. CHIPMAN, *Justice of the Peace.*

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 26.

JOHN W. CHADSEY, *President.*

SAMUEL E. BLAIR, *Treasurer*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN W. TYLER,

WILLIAM A. SMITH,

CUTLER MOORE,

SAMUEL E. BLAIR,

MOSES K. WHIPPLE.

Open for business every business day, 9 A.M. to 12 M., 2 to 5 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, . .	\$41,874 50	Deposits, ...	\$233,831 50
Railroad bonds as per schedule, . .	24,552 01	Guaranty fund, . .	2,693 34
Loans on real estate, ...	61,033 29	Interest account, . .	1,147 18
Loans on personal security, . .	35,455 00	Profit and loss account, ...	1,821 35
Loans to counties, cities or towns (notes), ...	39,156 03		
Deposits in banks, on interest, . .	34,158 06		
Expense account, ...	965 59		
Cash on hand, ...	2,298 89		
	<u>\$239,493 37</u>		<u>\$239,493 37</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Springfield, ...	\$9,428 16
City National Bank, Springfield, ...	8,442 02
Third National Bank, Springfield, ...	3,301 29
Springfield Safe Deposit and Trust Company, Springfield, ...	6,235 76
First National Bank, Worcester, ...	6,750 83

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Tremont Nat'l Bank, Boston, .	\$1,200	\$1,398 00	\$1,272 00
3	N'l B'k of Commerce, Boston, .	300	411 00	343 50
15	North National Bank, Boston, .	1,500	2,160 00	2,085 00
8	Nat'l Webster Bank, Boston, .	800	816 00	898 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,050 00	1,030 00
10	City National Bank, Holyoke, .	1,000	1,120 00	1,125 00
10	Hadley Falls National Bank, Holyoke, .	1,000	1,500 00	1,600 00
50	Hampshire County N'l Bank, Northampton, .	5,000	6,250 00	6,000 00
39	First Nat'l Bank, Springfield, .	3,900	5,460 00	5,607 00
16	Agawam N'l B'k, Springfield, .	1,600	1,840 00	1,920 00
40	City Nat'l Bank, Springfield, .	4,000	5,920 00	5,450 00
40	First Nat'l Bank, Worcester, .	8,000	7,800 00	8,000 00
10	Citizens' N'l Bank, Worcester, .	1,000	1,300 00	1,250 00
24	Quinsigamond National Bank, Worcester, .	2,400	2,976 00	2,991 00
16	City Nat'l Bank, Worcester, .	1,600	2,288 00	2,303 00
		\$34,300	\$42,289 00	\$41,874 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . .	\$3,000	\$3,075 00	\$3,717 36
Boston & Albany R.R. 6s, . .	12,000	12,960 00	14,397 33
Boston & Providence R.R. 7s, . .	2,000	2,140 00	2,486 72
Boston & Lowell R.R. 6s, . .	1,000	1,080 00	1,144 85
Maine Central R.R. 6s, . .	500	575 00	585 75
Salem & Lowell R.R. 6s, . .	2,000	2,260 00	2,220 00
	\$20,500	\$22,090 00	\$24,552 01

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,750 83	3 per cent.	\$16,156 03	4½ per cent.	\$47,145 41	5½ per cent.
50,407 23	4 " "	24,382 10	5 " "	24,960 78	6 " "

Number of loans which are of an amount not exceeding \$3,000 each,	118	
Aggregate amount of the same,		\$80,144 32
Total number of loans upon real estate,	76	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		11,397 64
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		3,748 40
year ending Oct. 31, 1890, ... } 2 per cent., {		4,588 71
Number of accounts opened during the year ending Oct. 31, 1890,	256	
Number of accounts closed during the year ending Oct. 31, 1890,	213	
Total number of open accounts Oct. 31, 1890,	1,045	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		965 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		96,130 89
Number of same,	1,397	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		76,663 36
Number of same,	804	
Date of examination by commissioner: October 21.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 18, 1890.

Personally appeared Samuel E. Blair, Treasurer of the Warren Savings Bank, and made oath that the foregoing statement; by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, WILLIAM H. KELLEY, *Justice of the Peace.*

WORCESTER, SS.

Nov. 18, 1890.

Personally appeared John W. Chadsey, President, and John W. Chadsey, Cutler Moore, S. B. Richardson, Wm. A. Smith and Edward Fairbanks, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, WILLIAM H. KELLEY, *Justice of the Peace.*

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 48.

RUFUS H. BROWN, Jr., *President.* ALBERT H. MERRILL, *Treasurer.*
ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

RUFUS H. BROWN, NATH'L SYMONDS,
C. WARREN OSBORN, JOHN PINDER,
ALEX. B. MERRILL.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M., 2 to 3 P.M.;
Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$301,383 75	Deposits, . . .	\$1,904,294 10
Loan on public funds, . .	10,000 00	Guaranty fund, .	93,000 00
Bank stock as per schedule, .	268,172 62	Profit and loss ac-	
Railroad bonds as per schedule,	254,750 00	count, . . .	64,801 56
Real estate by foreclosure, .	22,434 65		
Loans on real estate, . . .	558,039 00		
Loans on personal security, .	605,523 57		
Loans to counties, cities or towns			
(notes), ...	12,000 00		
Deposit in bank, on interest, .	15,841 07		
Fixtures, furniture and safe, .	9,062 18		
Taxes and insurance paid, .	389 64		
Cash on hand, ...	4,499 18		
	\$2,062,095 66		\$2,062,095 66

Cash on Deposit in Bank :—
Warren National Bank, Peabody, ... \$15,841 07

Loan on Public Funds :—
On \$2,000 United States 4s, ... }
On \$3,000 Town of Woburn, Mass., 6s, ... }
On \$2,000 City of Charlestown, Mass., 6s, ... } \$10,000 00
On \$2,000 City of Springfield, Mass., 6s, ... }
On \$1,000 City of Fitchburg, Mass., 6s, ... }

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s, . . .	\$5,000	\$5,125 00	\$5,000 00
City of Northampton, Mass., 6s, .	17,000	17,425 00	16,317 50
of Lawrence, Mass., 6s, . . .	35,000	39,525 00	34,175 00
Town of Brookline, Mass., 7s, . .	5,000	6,000 00	5,000 00
City of Holyoke, Mass., 6s, . . .	15,000	17,750 00	15,000 00
of Somerville, Mass., 5s, . . .	10,000	10,450 00	10,000 00
of Fall River, Mass., 6s, . . .	9,000	10,620 00	8,853 75
of Fall River, Mass., 5s, . . .	10,000	10,400 00	10,000 00
Town of Melrose, Mass., 6s, . . .	7,000	7,210 00	6,825 00
City of Portland, Me., 6s, . . .	10,000	12,300 00	9,512 50*
of Dover, N. H., 6s, ...	4,200	4,326 00	4,200 00
of Lewiston, Me., 6s, ...	10,000	12,000 00	10,000 00
Town of Danvers, Mass., 5s, . . .	10,000	10,700 00	10,000 00
of Dalton, Mass., 4s, ...	15,000	15,300 00	15,000 00
City of Des Moines, Ia., 4½s, . . .	20,000	20,800 00	20,000 00
of East Saginaw, Mich., 5s, . . .	20,000	22,000 00	20,000 00
of Grand Rapids, Mich., 8s, . . .	8,000	9,520 00	8,000 00
of Newton, Mass., 6s, ...	3,000	3,780 00	3,000 00
of Providence, R. I., 5s and 6s, .	7,000	7,770 00	7,000 00
of Providence, R. I., 5s, ...	28,000	32,760 00	28,000 00
of Cleveland, Ohio, 6s and 7s, . .	19,000	20,080 00	19,000 00
of Detroit, Mich., 7s, ...	1,000	1,245 00	1,000 00
of Dayton, Ohio, 5s, ...	15,000	17,100 00	15,000 00
of Springfield, Ohio, 5s, ...	10,000	11,500 00	10,000 00
of Peoria, Ill., 4½s, ...	10,500	11,340 00	10,500 00
	\$303,700	\$337,026 00	\$301,383 75

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$15,113 75	\$10,700 00
165	Atlas National Bank, Boston, .	16,500	19,140 00	16,500 00
100	Blackstone Nat'l Bank, Boston, .	10,000	11,175 00	10,000 00
65	Boston National Bank, Boston, .	6,500	7,783 75	6,500 00
60	National City Bank, Boston, . .	6,000	6,000 00	6,000 00
37	Continental N'l Bank, Boston, .	3,700	4,708 25	3,700 00
61	Columbian N'l Bank, Boston, . .	6,100	7,335 25	6,100 00
25	N'l B'k of the Commonwealth, Boston, ...	2,500	4,250 00	2,496 25
80	Nat'l Exchange Bank, Boston, . .	8,000	10,820 00	8,000 00
100	Eliot National Bank, Boston, . .	10,000	13,400 00	10,000 00
50	Everett Nat'l Bank, Boston, . . .	5,000	5,400 00	5,000 00

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Faneuil Hall N'l Bank, Boston,	\$10,000	\$14,325 00	\$10,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,356 25	5,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,500 00
51	Howard Nat'l Bank, Boston, .	5,100	5,724 75	5,089 00
100	N'l Hide & Leather B'k, Boston,	10,000	13,000 00	9,950 00
25	Hamilton N'l Bank, Boston, .	2,500	3,050 00	2,500 00
100	Lincoln Nat'l Bank, Boston, .	10,000	11,712 50	10,000 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,800 00	9,909 37
107	Market Nat'l Bank, Boston, .	10,700	10,700 00	10,700 00
22	Mt. Vernon N'l Bank, Boston,	2,200	3,047 00	2,200 00
120	Massachusetts N'l B'k, Boston,	12,000	12,930 00	12,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,612 50	5,000 00
72	N'l B'k of No. America, Boston,	7,200	9,180 00	7,200 00
35	New England N'l B'k, Boston,	3,500	5,958 75	3,500 00
6	North National Bank, Boston,	600	864 00	600 00
98	Nat'l Revere Bank, Boston, .	9,800	12,764 50	9,800 00
50	N'l B'k of the Republic, Boston,	5,000	8,325 00	5,000 00
48	N'l B'k of Redemption, Boston,	4,800	6,736 00	4,800 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,505 00	4,000 00
90	Shoe & Leather N'l B'k, Boston,	9,000	8,820 00	8,983 00
65	Shawmut N'l Bank, Boston, .	6,500	8,531 25	6,500 00
101	Tremont Nat'l Bank, Boston, .	10,100	11,766 50	10,100 00
141	Nat'l Webster Bank, Boston, .	14,100	14,382 00	14,100 00
5	Washington N'l Bank, Boston,	500	620 00	500 00
48	N'l Grand Bank, Marblehead,	4,800	5,760 00	4,595 00
28	So. Danvers N'l B'k, Peabody,	2,800	3,731 00	2,800 00
87	Warren Nat'l Bank, Peabody,	8,700	11,505 75	8,700 00
100	Asiatic National Bank, Salem,	3,000	3,800 00	3,000 00
9	Nat'l Exchange Bank, Salem,	900	1,062 00	900 00
11	Merchants' Nat'l Bank, Salem,	550	742 50	550 00
27	Winthrop Nat'l Bank, Boston,	2,700	3,084 75	2,700 00
		\$268,550	\$328,023 00	\$268,172 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$23,000	\$24,570 00	\$23,000 00
Old Colony R.R. 6s, ...	26,000	28,870 00	26,000 00
Eastern R.R. 6s, ...	5,000	6,200 00	4,750 00
Conn. & Passumpsic Rivers R.R. 7s, .	20,000	21,200 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,550 00	5,000 00
Boston & Lowell R.R. 4½s, ...	25,000	26,250 00	25,000 00
Leeds & Farmington R.R. 6s, . . .	16,500	17,820 00	16,500 00
Portland & Kennebec R.R. 6s, . . .	19,500	20,865 00	19,500 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s, ...	\$47,000	\$51,160 00	\$47,000 00
Portland & Ogdensburg R.R. 6s, ...	20,000	23,000 00	20,000 00
N. Y. & N. E. R.R. (terminal) 4s, ...	35,000	36,750 00	35,000 00
Boston & Lowell R.R. 7s, ...	10,000	11,200 00	10,000 00
Vermont & Massachusetts R.R. 5s, ...	1,000	1,090 00	1,000 00
Maine Central R.R. 6s, ...	2,000	2,300 00	2,000 00
	\$255,000	\$276,825 00	\$254,750 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100 00	0 per cent.	\$83,000 00	4 $\frac{1}{2}$ per cent.	\$187,268 00	5 $\frac{1}{2}$ per cent.
15,841 07	2 $\frac{1}{2}$ "	189,000 00	4 $\frac{3}{4}$ "	161,696 00	6 "
65,323 57	4 "	356,725 00	5 "	6,850 00	6 $\frac{1}{2}$ "
25,000 00	4 $\frac{1}{4}$ "	3,000 00	5 $\frac{1}{4}$ "	3,600 00	7 "
104,000 00	4 $\frac{1}{2}$ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$22,434 65
Assessed value of the same, ...	24,000 00
Net income received from same during year ending Oct. 31, 1890, ...	621 00
Number of loans which are of an amount not exceeding \$3,000 each, ...	193
Aggregate amount of the same, ...	232,149 00
Total number of loans upon real estate, ...	245
Amount of investments from which no income is received, ...	1,455 03
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	100,993 32
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	34,496 11 35,550 02
Number of accounts opened during the year ending Oct. 31, 1890, ...	616
Number of accounts closed during the year ending Oct. 31, 1890, ...	439
Total number of open accounts Oct. 31, 1890, ...	4,718
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	4,366 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	283,522 39
Number of same, ...	3,434
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	234,831 58
Number of same, ...	2,400
Date of examination by commissioner: June 5.	

COMMONWEALTH OF MASSACHUSETTS.

ESSEX, ss.

Nov. 29, 1890.

Personally appeared Albert H. Merrill, Treasurer of the Warren Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

ESSEX, ss.

Nov. 29, 1890.

Personally appeared Rufus H. Brown, President, and Nath'l Symonds, C. Warren Osborn, John Pinder, Chas. B. Farley, Wm. P. Clark, Amos Merrill and Wm. H. Little, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

FRANK C. MERRILL, *Justice of the Peace.*

WARREN INSTITUTION FOR SAVINGS — (CHARLES-TOWN DISTRICT) BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 116.

TIMOTHY T. SAWYER, *President.*

GEORGE F. TUFTS, *Treasurer.*

GEORGE S. POOLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

TIMOTHY T. SAWYER,	THOMAS R. B. EDMANDS,
JOHN STOWELL,	NELSON BARTLETT,
NAHUM CHAPIN,	JOHN TURNER,
CHARLES F. FAIRBANKS.	

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesday and Saturday, 3.30 to 4.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,096,000 00	Deposits, ...	\$6,702,159 02
Loan on public funds, ...	25,000 00	Guaranty fund, ...	306,000 00
Bank stock as per schedule, . .	196,500 00	Interest account, ...	119,307 61
Railroad bonds as per schedule, .	556,000 00	Profit and loss account, ...	108,547 16
Loan on railroad bonds, ...	50,000 00	Rents, ...	998 89
Railroad notes, ...	25,000 00		
Real estate (for banking purposes), ...	50,000 00		
Loans on real estate, ...	2,846,570 00		
Loans on personal security, . . .	2,170,238 44		
Loans to counties, cities or towns (notes), ...	24,000 00		
Deposit in bank, on interest, . .	183,063 47		
Expense account, ...	9,450 15		
Cash on hand, ...	5,190 62		
	\$7,237,012 68		\$7,237,012 68

Cash on Deposit in Bank : —

Bunker Hill National Bank, Boston, ... \$183,063 47

Loan on Public Funds : —

On \$25,000 City of Newton, Mass., 4s, ... \$25,000 00

Loan on Railroad Bonds : —

On \$50,000 Old Colony R.R. 4s, ... \$50,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$250,000	\$310,000 00	\$250,000 00
City of Charlestown, Mass., 6s, ...	40,000	40,000 00	40,000 00
of Biddeford, Me., 4s, ...	5,000	5,050 00	5,000 00
of Boston, Mass., 4s, ...	200,000	210,000 00	200,000 00
Town of Braintree, Mass., 4s, ...	50,000	52,000 00	50,000 00
City of Brockton, Mass., 4s, ...	50,000	51,750 00	50,000 00
Town of Canton, Mass., 4s, ...	50,000	51,000 00	50,000 00
City of Dayton, Ohio, 4s, ...	50,000	51,500 00	50,000 00
Town of Everett, Mass, 6s, ...	5,000	5,125 00	5,000 00
City of Haverhill, Mass, 4s, ...	80,000	80,400 00	80,000 00
of Lynn, Mass., 4s, ...	86,000	89,595 00	86,000 00
of Northampton, Mass., 4s, ...	50,000	51,000 00	50,000 00
of Somerville, Mass., 4s, ...	50,000	50,730 00	50,000 00
Town of Southbridge, Mass., 4s, ...	25,000	25,375 00	25,000 00
of Weymouth, Mass., 4s, ...	100,000	103,000 00	100,000 00
of Wellesley, Mass., 4s, ...	5,000	5,150 00	5,000 00
	\$1,096,000	\$1,181,675 00	\$1,096,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	Atlas National Bank, Boston, .	\$9,000	\$10,440 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston, .	20,000	41,000 00	20,000 00
20	National City Bank, Boston, .	2,000	2,005 00	2,000 00
75	Nat'l Eagle Bank, Boston, .	7,500	8,100 00	7,500 00
158	Eliot National Bank, Boston, .	15,800	21,172 00	15,800 00
60	Everett Nat'l Bank, Boston, .	6,000	6,600 00	6,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	19,500 00	15,000 00
100	Howard Nat'l Bank, Boston, .	10,000	11,200 00	10,000 00
55	Massachusetts N'l B'k, Boston, .	5,500	5,912 50	5,500 00
42	Naumkeag N'l Bank, Salem, .	4,200	6,300 00	4,200 00
116	New England N'l B'k, Boston, .	11,600	19,749 00	11,600 00
43	Second National Bank, Boston, .	4,300	8,299 00	4,300 00
50	Shoe & Leather N'l B'k, Boston, .	5,000	4,875 00	5,000 00
118	State National Bank, Boston, .	11,800	14,809 00	11,800 00
166	Third National Bank, Boston, .	16,600	19,961 50	16,600 00
84	Traders' Nat'l Bank, Boston, .	8,400	9,093 00	8,400 00
108	Tremont Nat'l Bank, Boston, .	10,800	12,528 00	10,800 00
200	National Union Bank, Boston, .	20,000	28,600 00	20,000 00
100	Nat'l Webster Bank, Boston, .	10,000	10,200 00	10,000 00
30	Winthrop Nat'l Bank, Boston, .	3,000	3,427 50	3,000 00
		\$196,500	\$263,771 50	\$196,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Worcester & Nashua R.R. 5s, ...	\$50,000	\$50,000 00	\$50,000 00
Old Colony R.R. 7s, ...	50,000	54,250 00	50,000 00
Old Colony R.R. 6s, ...	50,000	54,250 00	50,000 00
Boston & Albany R.R. 6s, ...	50,000	54,000 00	50,000 00
Boston & Albany R.R. 7s, ...	6,000	6,240 00	6,000 00
Fitchburg R.R. 4s, ...	100,000	97,000 00	100,000 00
Boston & Providence R.R. 4s, ...	50,000	53,500 00	50,000 00
Boston & Lowell R.R. 4s, ...	100,000	101,000 00	100,000 00
Boston & Maine R.R. 4s, ...	100,000	102,000 00	100,000 00
	\$556,000	\$572,240 00	\$556,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$83,063 47	2½ per cent.	\$235,000 00	4⅜ per cent.	\$205,520 00	6 per cent.
100,000 00	3 “	1,397,350 00	4½ “	10,400 00	6½ “
2,000 00	3¾ “	451,300 00	4¾ “	12,750 00	7 “
544,638 44	4 “	1,750,800 00	5 “	500 00	7½ “
312,500 00	4¼ “	218,050 00	5½ “		

Amount invested in real estate for banking purposes, ...	\$50,000 00
Estimated value of the same, ...	60,000 00
Assessed value of the same, ...	52,800 00
Net income received from same during year ending Oct. 31, 1890, ...	1,249 48
Number of loans which are of an amount not exceeding \$3,000 each, ...	504
Aggregate amount of the same, ...	822,158 44
Total number of loans upon real estate, ...	707
Amount of investments from which no income is received, ...	1,738 44
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	321,659 57
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	125,066 66
year ending Oct. 31, 1890, ... } 2 per cent., {	*128,848 10
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,583
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,083
Total number of open accounts Oct. 31, 1890, ...	16,641
Total expenses of the corporation for the year ending Oct 31, 1890 (exclusive of taxes), ...	12,627 71

* Estimated.

Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1890, ...	\$1,050,667 00
Number of same, ...	12,694
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1890, ...	962,903 40
Number of same, ...	9,306
Date of examination by commissioner: June 13.	

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK, ss.

Nov. 12, 1890.

Personally appeared George F. Tufts, Treasurer of the Warren Institution for Savings, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY W. BRAGG, *Justice of the Peace.*

SUFFOLK, ss.

Nov. 12, 1890.

Personally appeared Timothy T. Sawyer, President, and Henry Lyon, Charles E. Daniels, John Turner, John Stowell and Nahum Chapin, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY W. BRAGG, *Justice of the Peace.*

WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 29.

ALBERT O. DAVIDSON, *President.*

GEORGE E. PRIEST, *Treasurer.*

WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALBERT O. DAVIDSON,

WM. H. INGRAHAM,

CALVIN D. CRAWFORD.

Open for business daily, 9 A.M. to 12 M., and every Thursday evening, 7 to 8.45 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$18,775 00	Deposits, ...	\$376,900 20
Bank stock as per schedule, .	38,018 87	Guaranty fund, .	9,554 00
Railroad bonds as per schedule, .	77,462 22	Interest account, .	11,893 20
Loans on real estate, ...	227,240 71		
Loans on personal security, .	25,000 00		
Loans to counties, cities or towns (notes), ...	5,000 00		
Deposits in banks, on interest, .	6,496 80		
Expense account, ...	45 56		
Cash on hand, ...	308 24		
	\$398,347 40		\$398,347 40

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston, Mass., ...	\$4,903 37
Union Market National Bank, Watertown, Mass., ...	1,593 43

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
Town of Arlington, Mass., 6s, . . .	\$4,000	\$4,080 00	\$4,000 00
City of Bangor, Me., 6s, . . .	2,000	2,100 00	2,000 00
of Boston, Mass., 6s, . . .	1,000	1,210 00	1,000 00
Town of Brookline, Mass., 7s, . . .	500	600 00	500 00
City of Cambridge, Mass., 6s, . . .	6,000	7,500 00	7,080 00
of Fitchburg, Mass., 6s, . . .	1,000	1,060 00	1,000 00
of Newton, Mass., 5s, . . .	2,000	2,300 00	2,000 00
of Newton, Mass., 6s, . . .	1,000	1,250 00	1,195 00
	\$17,500	\$20,100 00	\$18,775 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Metropolitan N'l B'k, Boston,	\$2,000	\$2,000 00	\$2,040 00
10	Nat'l Exchange Bank, Boston,	1,000	1,352 50	1,275 00
50	Continental N'l Bank, Boston, .	5,000	6,362 50	5,600 00
20	N'l B'k of No. America, Boston,	2,000	2,550 00	2,155 00
25	Boston National Bank, Boston,	2,500	2,993 75	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,145 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	5,603 00	5,982 50
40	Third National Bank, Boston,	4,000	4,810 00	4,000 00
25	Globe National Bank, Boston,	2,500	2,500 00	2,684 37
20	National Eagle Bank, Boston,	2,000	2,160 00	2,255 00
20	Central National Bank, Boston,	2,000	2,790 00	2,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	1,272 00	1,227 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,285 00	2,300 00
12	Union Market National Bank, Watertown, ...	1,200	1,440 00	1,700 00
		\$34,600	\$40,263 75	\$38,018 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 7s, ...	\$5,000	\$5,310 00	\$5,000 00
Cheshire R.R. 6s, ...	1,500	1,635 00	1,500 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	2,000	2,320 00	2,000 00
Leeds & Farmington R.R. 6s, . . .	3,000	3,240 00	3,000 00

Detailed Statement of Railroad Bonds—Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s, . . .	\$5,000	\$5,400 00	\$5,000 00
Boston & Lowell R.R. 4s, . . .	5,000	5,050 00	5,000 00
Boston & Albany R.R. 7s, . . .	10,000	10,250 00	10,000 00
Fitchburg R.R. 5s, ...	5,000	5,200 00	5,000 00
Fitchburg R.R. 4½s, ...	5,000	5,050 00	5,000 00
Fitchburg R.R. 4s, ...	5,000	4,850 00	5,000 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,240 00	4,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,450 00	5,000 00
New York & New England R.R. 4s,	15,000	15,750 00	6,762 50
Concord & Montreal R.R. 4s, . . .	5,000	5,100 00	15,199 72
	\$75,500	\$78,845 00	\$77,462 22

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,496 80	2½ per cent.	\$50,095 00	5½ per cent.	\$2,825 00	7 per cent.
5,000 00	4½ “	76,720 71	6 “	450 00	8 “
121,050 00	5 “	1,100 00	6½ “		

Number of loans which are of an amount not exceeding \$3,000 each,	93	
Aggregate amount of the same, ...		\$111,840 71
Total number of loans upon real estate, ...	111	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		20,527 61
Times for the dividends fixed by the by-laws: first Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	2 per cent., 2 per cent.,	6,601 12 6,642 43
Number of accounts opened during the year ending Oct. 31, 1890, ...	304	
Number of accounts closed during the year ending Oct. 31, 1890, ...	181	
Total number of open accounts Oct. 31, 1890, ...	1,455	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		1,391 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		114,622 72
Number of same, ...	1,746	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		96,530 23
Number of same, ...	1,059	
Date of examination by commissioner: June 24.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 6, 1890.

Personally appeared Geo. E. Priest, Treasurer of the Watertown Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

WM. E. FARWELL, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 6, 1890.

Personally appeared Albert O. Davidson, President, and Wm. H. Ingraham, C. D. Crawford, Chas. W. Stone, Chas. Q. Pierce and Sam'l S. Gleason, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

WM. E. FARWELL, *Justice of the Peace.*

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 46.

CYRUS SPAULDING, *President.*

F. A. STOCKWELL, *Treasurer.*

LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS SPAULDING,

ERASTUS ALTON,

WALDO JOHNSON,

E. P. MORTON,

LYMAN R. EDDY.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M., 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits, ...	\$855,775 53
Bank stock as per schedule, .	92,800 00	Guaranty fund, .	17,050 00
Loans on bank stock, ...	3,950 00	Interest account, .	819 06
Railroad bonds as per schedule,	87,000 00	Profit and loss ac-	
Loans on real estate, ...	458,607 00	count, ...	15,737 73
Loans on personal security, .	194,740 00		
Loans to counties, cities or towns			
(notes), ...	15,000 00		
Deposit in bank, on interest, .	15,936 44		
Expense account, ...	736 15		
Premium account, ...	10,250 00		
Cash on hand, ...	362 73		
	\$889,382 32		\$889,382 32

Cash on Deposit in Bank :—

First National Bank, Webster, ... \$15,936 44

Loans on Bank Stock, amount on each :—

On 40 shares Home National Bank, Holyoke, ... \$3,200 00

On 10 shares First National Bank, Webster, ... 750 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, ...	\$5,000	\$6,750 00	\$5,000 00
City of Pawtucket, R. I., 5s, ...	5,000	5,400 00	5,000 00
	\$10,000	\$12,150 00	\$10,000 00

Detailed Statement of Bank Stocks.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
34	Atlas National Bank, Boston,	\$3,400	\$3,944 00	\$3,400 00
48	Blackstone N'l Bank, Boston,	4,800	5,376 00	4,800 00
19	Boylston Nat'l Bank, Boston, .	1,900	2,606 00	1,900 00
2	National City Bank, Boston, .	200	200 00	200 00
5	National Eagle Bank, Boston,	500	535 00	500 00
10	Eliot National Bank, Boston, .	1,000	1,340 00	1,000 00
4	N'l Hide & Leather B'k, Boston,	400	520 00	400 00
40	Lincoln Nat'l Bank, Boston, .	4,000	4,680 00	4,000 00
64	Nat'l Webster Bank, Boston, .	6,400	6,525 00	6,400 00
10	Merchants' Nat'l Bank, Boston,	1,000	1,520 00	1,000 00
25	Old Boston Nat'l B'k, Boston, .	2,500	2,925 00	2,500 00
36	National Revere Bank, Boston,	3,600	4,680 00	3,600 00
10	State Nat'l Bank, Boston, .	1,000	1,260 00	1,000 00
74	Shoe & Leather N'l B'k, Boston,	7,400	7,400 00	7,400 00
20	South End N'l B'k, Boston, .	2,000	2,040 00	2,000 00
50	Traders' Nat'l Bank, Boston, .	5,000	5,300 00	5,000 00
23	First National Bank, Barre, .	2,300	2,415 00	2,300 00
10	Grafton Nat'l Bank, Grafton,	1,000	1,100 00	1,000 00
10	First N'l Bank, Newburyport,	1,000	1,350 00	1,000 00
25	First N'l B'k, Norwich, Conn.,	2,500	2,000 00	2,500 00
50	Uncas N'l B'k, Norwich, Conn.,	2,500	2,500 00	2,500 00
38	Oxford Nat'l Bank, Oxford, .	3,800	4,370 00	3,800 00
5	Southbridge National Bank, Southbridge, ...	500	675 00	500 00
61	Quinsigamond National Bank, Worcester, ...	6,100	7,546 00	6,100 00
23	Mechanics' N'l B'k, Worcester,	2,300	2,550 00	2,300 00
23	City Nat'l Bank, Worcester, .	2,300	3,290 00	2,300 00
12	First Nat'l Bank, Worcester, .	1,200	2,400 00	1,200 00
80	Worcester N'l B'k, Worcester, .	8,000	12,000 00	8,000 00
142	First National Bank, Webster,	14,200	17,750 00	14,200 00
		\$92,800	\$110,797 00	\$92,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$10,000	\$11,100 00	\$10,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, ...	10,000	11,600 00	10,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s, ...	10,000	9,700 00	10,000 00
Newport & Richford R.R. 5s, ...	5,000	5,250 00	5,000 00*
Lowell & Lawrence R.R. 6s, ...	5,000	5,550 00	5,000 00
Old Colony R.R. 7s, ...	12,000	13,620 00	12,000 00
Old Colony R.R. 6s, ...	10,000	11,050 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
Boston & Lowell R.R. 4s, ...	5,000	5,050 00	5,000 00
	\$87,000	\$94,220 00	\$87,000 00

* A legal investment when made.

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,936 44	3 per cent.	\$168,791 00	5 per cent.	\$436,041 00	5½ per cent.
15,000 00	4 “	20,800 00	5¼ “	6,665 00	6 “
25,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, .	402	
Aggregate amount of the same, ...		\$338,397 00
Total number of loans upon real estate, ...	388	
Amount of investments from which no income is received, ...		2,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		43,524 41
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend during the } 2 per cent., {		14,649 50
year ending Oct. 31, 1890, ... } 2 per cent., {		15,381 40
Number of accounts opened during the year ending Oct. 31, 1890, .	426	
Number of accounts closed during the year ending Oct. 31, 1890, .	301	
Total number of open accounts Oct. 31, 1890, ...	3,345	
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...		2,012 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		193,307 65
Number of same, ...	3,161	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		157,615 65
Number of same, ...	1,677	
Date of examination by commissioner: February 11.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 11, 1890.

Personally appeared F. A. Stockwell, Treasurer of the Webster Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

EDWARD L. SPAULDING, *Justice of the Peace.*

WORCESTER, SS.

Nov. 11, 1890.

Personally appeared Cyrus Spaulding, President, and Rufus B. Eddy, Josiah Perry, Erastus Alton, E. P. Morton and Waldo Johnson, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

EDWARD L. SPAULDING, *Justice of the Peace.*

WELLFLEET SAVINGS BANK—WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 56.

SIMEON ATWOOD, *President.*

THOMAS KEMP, *Treasurer.*

THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SIMEON ATWOOD,

ISAIAH C. YOUNG,

JOHN SWETT.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$67,859 92	Deposits, ...	\$375,546 14
Bank stock as per schedule, .	120,900 00	Guaranty fund, .	18,777 30
Railroad bonds as per schedule, .	64,925 00	Interest account, .	6,061 61
Real estate for banking purposes, ...	2,000 00		
Real estate by foreclosure, ...	7,800 00		
Loans on real estate, ...	103,720 37		
Loans on personal security, ...	12,380 00		
Loans to counties, cities or towns (notes), ...	9,800 00		
Loans on depositors' books, ...	68 00		
Deposit in bank, on interest, ...	10,249 96		
Cash on hand, ...	681 80		
	\$400,385 05		\$400,385 05

Cash on Deposit in Bank :—

Blackstone National Bank, Boston, ... \$10,249 96

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 8s, .	\$20,000	\$22,000 00	\$21,700 00
of Dayton, Ohio, 4s, . . .	10,000	10,000 00	10,000 00
of Fort Wayne, Ind., 6s, . . .	8,000	9,200 00	9,498 67
of Springfield, Ohio, 5s, . . .	10,000	11,000 00	10,912 50
of Detroit, Mich., 7s, . . .	4,000	4,400 00	4,443 75
of Cleveland, Ohio, 6s, . . .	3,000	3,300 00	3,427 50
of Cleveland, Ohio, 7s, . . .	2,000	2,200 00	2,415 00
of Malden, Mass., 4s, . . .	5,000	5,250 00	5,462 50
	\$62,000	\$67,350 00	\$67,859 92

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Old Boston N'l Bank, Boston,	\$2,500	\$3,000 00	\$2,500 00
40	National Eagle Bank, Boston,	4,000	4,320 00	4,000 00
50	State National Bank, Boston, .	5,000	6,275 00	5,000 00
50	N'l B'k of the Republic, Boston,	5,000	8,325 00	5,000 00
50	Atlas National Bank, Boston,	5,000	5,800 00	5,000 00
80	Suffolk Nat'l Bank, Boston, .	8,000	9,040 00	8,000 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,597 00	7,100 00
87	Blackstone N'l Bank, Boston,	8,700	9,744 00	8,700 00
9	Traders' Nat'l Bank, Boston, .	900	954 00	900 00
80	Continental N'l Bank, Boston,	8,000	10,160 00	8,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,860 00	2,000 00
42	Globe National Bank, Boston,	4,200	4,200 00	4,200 00
35	Nat'l Webster Bank, Boston, .	3,500	3,570 00	3,500 00
50	Eliot National Bank, Boston, .	5,000	6,700 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	784 00	800 00
50	Shawmut Nat'l Bank, Boston,	5,000	6,550 00	5,000 00
100	Freeman's N'l Bank, Boston,	10,000	10,700 00	10,000 00
30	N'l B'k of Commerce, Boston,	3,000	4,110 00	3,000 00
150	Third National Bank, Boston,	15,000	18,000 00	10,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	3,510 00	2,700 00
70	Tremont Nat'l Bank, Boston, .	7,000	8,120 00	7,000 00
40	Hamilton Nat'l Bank, Boston,	4,000	4,880 00	4,000 00
75	Central Nat'l Bank, Boston, .	7,500	10,500 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	2,040 00	2,000 00
		\$125,900	\$151,739 00	\$120,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s, ...	\$7,000	\$7,000 00	\$7,000 00
Boston & Lowell R.R. 7s, ...	16,000	17,600 00	17,600 00
Vermont & Massachusetts R.R. 5s, ...	5,000	5,500 00	5,000 00
Newport & Richford R.R. 5s, ...	5,000	5,250 00	5,000 00 ^a
Old Colony R.R. 6s, ...	5,000	5,500 00	5,000 00
Old Colony R.R. 4s, ...	10,000	10,500 00	10,975 00
Boston & Maine R.R. 7s, ...	1,000	1,050 00	1,000 00
Portland & Ogdensburg R.R. 6s, ...	3,000	3,350 00	3,000 00
Concord & Montreal R.R. 4s, ...	10,0 0	10,350 00	10,350 00
	\$62,000	\$66,100 00	\$64,925 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,249 96	2½ per cent.	\$2,000 00	4½ per cent.	\$2,000 00	5½ per cent.
12,800 00	4 “	57,100 00	5 “	52,068 37	6 “

Amount invested in real estate for banking purposes, ...	\$2,000 00
Estimated value of the same, ...	3,000 00
Assessed value of the same, ...	3,500 00
Net income received from same during year ending Oct. 31, 1890, ...	100 00
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	7,800 00
Assessed value of the same, ...	6,800 00
Net income received from same during year ending Oct. 31, 1890, ...	540 00
Number of loans which are of an amount not exceeding \$3,000 each, 78	
Aggregate amount of the same, ...	62,668 00
Total number of loans upon real estate, ... 60	
Amount of investments from which no income is received, ...	300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	20,301 79
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	6,698 35
year ending Oct. 31, 1890, ... } 2 per cent., {	6,963 15
Number of accounts opened during the year ending Oct. 31, 1890, ...	121
Number of accounts closed during the year ending Oct. 31, 1890, ...	73
Total number of open accounts Oct. 31, 1890, ...	1,085

Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	\$1,782 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	66,851 97
Number of same, ...	462
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	54,552 51
Number of same, ...	507
Date of examination by commissioner: September 11.	

COMMONWEALTH OF MASSACHUSETTS.

BARNSTABLE, SS.

Nov. 7, 1890.

Personally appeared Thomas Kemp, Treasurer of the Wellfleet Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ELISHA C. NEWCOMB, *Justice of the Peace.*

BARNSTABLE, SS.

Nov. 7, 1890.

Personally appeared Simeon Atwood, President, and James Sweet, Warren Newcomb, Samuel W. Kemp, William H. Tubman and John Swett, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ELISHA C. NEWCOMB, *Justice of the Peace.*

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 50.

EDWIN BULLARD, *President.*

GEO. O. BRIGHAM, *Treasurer.*

L. E. DENFIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWIN BULLARD,
REUBEN BOYNTON,

MOSES POLLARD,
A. L. BOYNTON.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$69,500 00	Deposits, . . .	\$746,214 26
Bank stock as per schedule, .	48,400 00	Guaranty fund, .	28,800 00
Railroad bonds as per schedule, .	12,000 00	Interest account, .	19,038 09
Real estate by foreclosure, .	26,750 00		
Loans on real estate, . . .	538,831 98		
Loans on personal security, .	67,600 00		
Loans to counties, cities or towns (notes), ...	21,000 00		
Deposits in banks, on interest, .	9,454 18		
Expense account, ...	386 69		
Suspense account, ...	129 50		
	<u>\$794,052 35</u>		<u>\$794,052 35</u>

Cash on Deposit in Banks, amount in each : —

First National Bank, Worcester, ...	\$1,973 86
City National Bank, Worcester, ...	1,703 94
First National Bank, Westborough, ...	5,776 38

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s, ...	\$2,500	\$2,500 00	\$2,500 00*
Town of Westborough, Mass., 5s, ...	10,000	10,700 00	10,000 00
of Westborough, Mass., 4s, ...	57,000	57,400 00	57,000 00
	<u>\$69,500</u>	<u>\$70,600 00</u>	<u>\$69,500 00</u>

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	N'l B'k of Commerce, Boston,	\$800	\$1,096 00	\$800 00
30	Everett Nat'l Bank, Boston, .	3,000	3,240 00	3,000 00
16	Globe National Bank, Boston,	1,600	1,600 00	1,600 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,470 00	1,900 00
42	Merchants' N'l Bank, Boston,	4,200	6,384 00	4,200 00
6	New England N'l B'k, Boston,	600	1,020 00	600 00
20	N'l B'k of Redemption, Boston,	2,000	2,820 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,660 00	1,000 00
46	Traders' Nat'l Bank, Boston, .	4,600	4,876 00	4,600 00
36	Tremont Nat'l Bank, Boston, .	3,600	4,176 00	3,600 00
5	Grafton Nat'l Bank, Grafton, .	500	550 00	500 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,000 00	1,000 00
50	First N'l Bank, Marlborough,	5,000	5,500 00	5,000 00
20	Millbury Nat'l Bank, Millbury,	2,000	2,200 00	2,000 00
20	Northborough National Bank, Northborough, ...	2,000	2,200 00	2,000 00
109	First N'l Bank, Westborough,	10,900	12,535 00	10,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,234 00	2,200 00
15	Quinsigamond National Bank, Worcester, ...	1,500	1,830 00	1,500 00
		~~\$~~ 48,400	~~\$~~ 58,391 00	~~\$~~ 48,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s, ...	\$1,000	\$1,000 00	~~\$~~ 1,000 00
Fitchburg R.R. 4s, ...	10,000	10,000 00	10,000 00
Maine Central R.R. 5s, ...	1,000	1,000 00	1,000 00
	~~\$~~ 12,000	~~\$~~ 12,000 00	~~\$~~ 12,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,454 18	3 per cent.	\$4,000 00	4½ per cent.	\$39,400 00	5½ per cent.
17,000 00	4 "	37,000 00	5 "	530,031 98	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$26,750 00
Assessed value of the same, ...	26,150 00
Net income received from same during year ending Oct. 31, 1890, ...	615 91
Number of loans which are of an amount not exceeding \$3,000 each, ...	317
Aggregate amount of the same, ...	379,685 52
Total number of loans upon real estate, ...	346
Amount of investments from which no income is received, ...	8,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	40,410 20
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	13,558 90
year ending Oct. 31, 1890, ... } 2½ per cent., {	17,477 22
Number of accounts opened during the year ending Oct. 31, 1890, ...	421
Number of accounts closed during the year ending Oct. 31, 1890, ...	320
Total number of open accounts Oct. 31, 1890, ...	2,406
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,499 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	156,074 11
Number of same, ...	2,049
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	149,562 09
Number of same, ...	1,572
Date of examination by commissioner: January 10.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

WESTBOROUGH, Nov. 19, 1890.

Personally appeared George O. Brigham, Treasurer of the Westborough Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, W. A. REED, *Justice of the Peace.*

WORCESTER, ss.

WESTBOROUGH, Nov. 20, 1890.

Personally appeared Edwin Bullard, President, and Reuben Boynton, J. A. Trowbridge, Geo. M. Tewksbury, A. L. Boynton and M. H. Walker, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, W. A. REED, *Justice of the Peace.*

WESTFIELD SAVINGS BANK—WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 58.

HENRY HOOKER, *Vice-President.*

V. W. CROWSON, *Treasurer.*

V. W. CROWSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MERRITT VAN DEUSEN,

REUBEN LOOMIS,

ROBT. H. KNEIL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$126,000 00	Deposits, . . .	\$1,015,352 87
Bank stock as per schedule, .	79,500 00	Guaranty fund, .	28,292 82
Loan on bank stock, . . .	400 00	Interest account, .	8,168 57
Loan on railroad stock, . .	400 00	Profit and loss ac-	
Real estate by foreclosure, .	30,462 84	count, . . .	5,051 96
Loans on real estate, . . .	688,210 65	Rent account, . .	4,204 76
Loans on personal security, .	113,580 84		
Loans on depositors' books, .	1,222 00		
Deposit in bank, on interest, .	5,060 05		
Deposit in bank, not on interest,	8,615 60		
Expense account, . . .	1,232 55		
Taxes paid, . . .	347 93		
Cash on hand, . . .	6,038 52		
	<u>\$1,061,070 98</u>		<u>\$1,061,070 98</u>

Cash on Deposit in Banks, amount in each :—

Springfield Safe Deposit and Trust Company, Springfield, ...	\$5,060 05
First National Bank, Westfield, ...	8,615 60

Loan on Bank Stock :—

On 4 shares Hampton National Bank, Westfield, ...	\$400 00
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Loan on Railroad Stock :—

On 3 shares Boston & Albany R.R., ...	\$400 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chelsea, Mass., '6s, . . .	\$3,000	\$3,255 00	\$3,000 00
of Providence, R. I., 5s, . . .	5,000	5,825 00	5,000 00
Town of Westfield, Mass., 4s, . . .	30,000	30,000 00	30,000 00
United States 6s, ...	31,000	35,950 00	31,000 00
United States 4s, ...	57,000	70,680 00	57,000 00
	<u>\$126,000</u>	<u>\$145,710 00</u>	<u>\$126,000 00</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
96	N'l B'k of Redemption, Boston,	\$9,600	\$13,512 00	\$9,600 00
25	N'l B'k of No. America, Boston,	2,500	3,187 50	2,500 00
35	Suffolk National Bank, Boston,	3,500	3,941 87	3,500 00
20	Nat'l Eagle Bank, Boston, . .	2,000	2,160 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	650 00	500 00
43	Atlas National Bank, Boston,	4,300	4,988 00	4,300 00
250	City Nat'l Bank, Holyoke, . .	25,000	28,000 00	25,000 00
30	Hampden County National Bank, Northampton, . . .	3,000	3,750 00	3,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	5,000 00
32	Agawam N'l B'k, Springfield,	3,200	3,680 00	3,200 00
171	First Nat'l Bank, Westfield, .	17,100	23,085 00	17,100 00
38	Hampden N'l B'k, Westfield, .	3,800	5,700 00	3,800 00
		<u>\$79,500</u>	<u>\$99,904 37</u>	<u>\$79,500 00</u>

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,060 05 750,413 49	$\frac{4}{5}$ per cent. “	\$14,000 00	$5\frac{1}{2}$ per cent.	\$39,400 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise, \$30,462 84
Assessed value of the same, ... 34,550 00
Net income received from same during year ending Oct. 31, 1890, . . . 374 55
Number of loans which are of an amount not exceeding \$3,000 each, 408

Aggregate amount of the same, ...	\$404,965 09				
Total number of loans upon real estate, ...	424				
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	50,148 85				
Times for the dividends fixed by the by-laws: January 10 and July 10.					
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890, ...	<table> <tr> <td>2 per cent., {</td><td>19,592 64</td></tr> <tr> <td>2 per cent., {</td><td>20,059 13</td></tr> </table>	2 per cent., {	19,592 64	2 per cent., {	20,059 13
2 per cent., {	19,592 64				
2 per cent., {	20,059 13				
Number of accounts opened during the year ending Oct. 31, 1890, ...	529				
Number of accounts closed during the year ending Oct. 31, 1890, ...	420				
Total number of open accounts Oct. 31, 1890, ...	3,461				
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclu- sive of taxes), ...	1,997 12				
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	181,850 21				
Number of same, ...	2,732				
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	193,240 37				
Number of same, ...	2,188				
Date of examination by commissioner: July 14.					

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 21, 1890.

Personally appeared V. W. Crowson, Treasurer of the Westfield Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

HENRY FULLER, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 21, 1890.

Personally appeared Henry Hooker, Vice-President, and Robert H. Kneil, C. K. Lambson, Alfred F. Lilley, Alvin L. Sprague and Chas. H. Snow, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HENRY FULLER, *Justice of the Peace.*

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 21.

A. R. MITCHELL, *President.*

JAMES H. NICKERSON, *Treasurer.*

ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. R. MITCHELL,

DWIGHT CHESTER,

E. L. PICKARD,

SAMUEL BARNARD,

F. E. CROCKETT.

Open for business every business day, 8.30 to 11 A.M., 1.30 to 4 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,069 44	Deposits, ...	\$139,605 25
Bank stock as per schedule, .	3,030 50	Guaranty fund, .	775 00
Loan on bank stock, ...	1,000 00	Interest account, .	256 09
Railroad bonds as per schedule, .	20,227 50		
Loan on railroad stock, ...	9,000 00		
Loans on real estate, ...	87,943 56		
Loans on personal security, . .	7,300 00		
Deposit in bank, on interest, .	6,423 00		
Expense account, ...	642 34		
	\$140,636 34		\$140,636 34

Cash on Deposit in Bank : —

First National Bank, West Newton, ... \$6,423 00

Loan on Bank Stock : —

On 10 shares Suffolk National Bank, Boston, ... \$1,000 00

Loan on Railroad Stock : —

On 58 shares Boston & Maine R.R., ... \$9,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Burlington, Vt., 5s, ...	\$5,000	\$5,069 44	\$5,069 44

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National City Bank, Boston, .	\$1,000	\$1,000 00	\$951 25
10	Freeman's Nat'l Bank, Boston,	1,000	1,080 00	1,079 25
10	First N'l Bank, West Newton,	1,000	1,030 00	1,000 00
		\$3,000	\$3,110 00	\$3,030 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$3,000	\$3,430 00	\$3,430 00
Boston & Maine R.R. 4s, ...	3,000	3,247 50	3,247 50
Fitchburg R.R. 7s, ...	2,000	} 4,400 00	4,400 00
Fitchburg R.R. 5s, ...	2,000		
Boston & Providence R.R. 4s, . .	1,000	1,000 00	1,000 00
Old Colony R.R. 4s, ...	1,000	1,000 00	1,000 00
Leeds & Farmington R.R. 6s, . .	2,000	2,150 00	2,150 00
Dexter & Piscataquis R.R. 4s, . .	5,000	5,000 00	5,000 00
	\$19,000	\$20,227 50	\$20,227 50

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,423 00	2½ per cent.	\$33,278 57	5½ per cent.	\$7,761 83	6 per cent.
64,203 16	5 "				

Number of loans which are of an amount not exceeding \$3,000 each, . 35
 Aggregate amount of the same, ... \$44,190 40
 Total number of loans upon real estate, ... 41
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 4,550 39
 Times for the dividends fixed by the by-laws: January 1 and July 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 1,518 63
 year ending Oct. 31, 1890, ... } 2 per cent., { 2,018 87
 Number of accounts opened during the year ending Oct. 31, 1890, . 334
 Number of accounts closed during the year ending Oct. 31, 1890, . 122

Total number of open accounts Oct. 31, 1890, ...	735
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	\$581 80
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	96,689 92
Number of same, ...	1,454
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	45,875 06
Number of same, ...	674
Date of examination by commissioner: January 24.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, ss.

Nov. 5, 1890.

Personally appeared James H. Nickerson, Treasurer of the West Newton Savings Bank and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJAMIN F. OTIS, *Justice of the Peace.*

MIDDLESEX, ss.

Nov. 12, 1890.

Personally appeared Austin R. Mitchell, President, and Prescott C. Bridgham, B. F. Houghton, Fred E. Crockett, Samuel Barnard, C. F. Eddy and F. E. Hunter, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJAMIN F. OTIS, *Justice of the Peace.*

WEYMOUTH SAVINGS BANK—WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 68.

HENRY A. NASH, *President.*

CHAS. T. CRANE, *Treasurer.*

CHAS. T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HENRY A. NASH,

EDWIN PRATT,

JOHN W. HART,

WM. H. CLAPP,

ANDREW J. BATES.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . .	\$86,150 00	Deposits, ...	\$625,146 20
Bank stock as per schedule, . .	42,100 00	Guaranty fund, . .	24,200 00
Loans on bank stock, ...	10,400 00	Profit and loss account, ...	21,010 59
Railroad bonds as per schedule, .	32,000 00		
Real estate by foreclosure, . . .	9,328 00		
Loans on real estate, ...	406,834 00		
Loans on personal security, . . .	59,050 00		
Loans to counties, cities or towns (notes), ...	7,500 00		
Loans on depositors' books, . . .	200 00		
Deposit in bank, on interest, . .	8,478 32		
Premium account, ...	6,641 00		
Cash on hand, ...	1,675 47		
	<u>\$670,356 79</u>		<u>\$670,356 79</u>

Cash on Deposit in Bank :—

Union National Bank, Weymouth, ... \$8,478 32

Loans on Bank Stock, amount on each :—

On 15 shares Union National Bank, Weymouth, ...	\$1,000 00
On 5 shares National Mt. Wollaston Bank, Quincy, ...	} 3,500 00
On 10 shares National Exchange Bank, Boston, ...	
On 20 shares First National Bank, South Weymouth, ...	
On 50 shares Neponset National Bank, Canton, ...	5,000 00
On 10 shares Union National Bank, Weymouth, ...	900 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 6s, . . .	\$3,500	\$3,740 00	\$3,500 00
of Dayton, Ohio, 4s, . . .	10,000	10,300 00	10,000 00
of Des Moines, Iowa, 4s, . . .	10,000	10,000 00	9,650 00
of East Saginaw, Mich., 5s, . . .	10,000	11,300 00	10,000 00
of Grand Rapids, Mich., 5s, . . .	8,000	8,600 00	8,000 00
of South Norwalk, Conn., 6s, . . .	5,000	5,500 00	5,000 00
Town of Weymouth, Mass., 4s, . . .	40,000	42,000 00	40,000 00
	\$86,500	\$91,440 00	\$86,150 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
65	N'l Hide & Leather B'k, Boston,	\$6,500	\$8,450 00	\$6,500 00
40	Washington N'l Bank, Boston,	4,000	4,960 00	4,000 00
27	Boston National Bank, Boston,	2,700	3,213 00	2,700 00
30	N'l B'k of the Republic, Boston,	3,000	5,100 00	3,000 00
12	Merchants' N'l Bank, Boston,	1,200	1,824 00	1,200 00
14	North National Bank, Boston,	1,400	2,016 00	1,400 00
50	Metropolitan N'l B'k, Boston,	5,000	5,000 00	5,000 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,290 00	1,200 00
11	Blackstone N'l Bank, Boston,	1,100	1,232 00	1,100 00
10	First N'l Bank, Newburyport,	1,000	1,200 00	1,000 00
150	Union N'l Bank, Weymouth, .	15,000	17,100 00	15,000 00
		\$42,100	\$51,385 00	\$42,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$10,000	\$11,300 00	\$10,000 00
Fitchburg R.R. 4½s, ...	10,000	10,250 00	10,000 00
Newport & Richford R.R. 5s, ...	3,000	3,450 00	3,000 00*
Old Colony R.R. 6s, ...	4,000	4,535 00	4,000 00
Vermont & Mass. R.R. 5s, ...	5,000	5,625 00	5,000 00
	\$32,000	\$35,160 00	\$32,000 00

* A legal investment when made.

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,478 32	2½ per cent.	\$139,750 00	5 per cent.	\$9,546 00	7 per cent.
5,500 00	4 “	110,857 00	5½ “	1,900 00	7½ “
4,500 00	4½ “	180,891 00	6 “	650 00	8 “
10,000 00	4¾ “	20,390 00	6½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$9,328 00
Assessed value of the same, ...	10,100 00
Net income received from same during year ending Oct. 31, 1890, . . .	4 43
Number of loans which are of an amount not exceeding \$3,000 each, . . .	272
Aggregate amount of the same, ...	276,729 00
Total number of loans upon real estate, ...	288
Amount of investments from which no income is received, ...	5,650 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	32,456 12
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	11,487 32
year ending Oct. 31, 1890, ... } 2 per cent., {	11,838 52
Number of accounts opened during the year ending Oct. 31, 1890, ...	252
Number of accounts closed during the year ending Oct. 31, 1890, ...	153
Total number of open accounts Oct. 31, 1890, ...	1,946
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,938 89
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	84,621 95
Number of same, ...	1,242
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	77,334 32
Number of same, ...	861
Date of examination by commissioner: January 27.	

COMMONWEALTH OF MASSACHUSETTS.

NORFOLK, SS.

Nov. 15, 1890.

Personally appeared Charles T. Crane, Treasurer of the Weymouth Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEO. W. WHITE, *Justice of the Peace.*

NORFOLK, SS.

Nov. 15, 1890.

Personally appeared Henry A. Nash, President, and Andrew J. Bates, John W. Hart, Edwin Pratt, William H. Clapp and Charles P. Hunt, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEO. W. WHITE, *Justice of the Peace.*

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 56.

JAMES F. WHITIN, *President.*

H. A. GOODELL, *Treasurer.*

ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD WHITIN,

A. J. THAYER,

G. MARSTON WHITIN,

WILLIAM ARBOTT,

GEO. A. ARMSBY,

H. H. DUDLEY,

B. L. M. SMITH.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$23,000 00	Deposits, . . .	\$463,407 42
Bank stock as per schedule, .	93,690 00	Guaranty fund, .	10,420 54
Railroad bonds as per schedule, .	88,935 00	Interest account, .	11,910 35
Loans on real estate, .	106,305 00		
Loans on personal security, .	134,450 00		
Loans to counties, cities or towns (notes), ...	28,000 00		
Deposit in bank, on interest, .	2,071 87		
Deposit in bank, not on interest, .	7,932 31		
Expense account, ...	1,354 13		
	\$485,738 31		\$485,738 31

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston, ...	\$2,071 87
Whitinsville National Bank, Whitinsville, ...	7,932 31

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 6s, ...	\$1,000	\$1,085 00	\$1,000 00
of Dayton, Ohio, 4s, ...	3,000	3,100 00	3,000 00
of Fall River, Mass, 6s, ...	5,000	6,330 00	5,000 00
of Grand Rapids, Mich., 5s, ...	2,000	2,240 00	2,000 00
of Grand Rapids, Mich, 7s, ...	7,000	7,210 00	7,000 00
of Norwich, Conn., 5s, ...	1,000	1,170 00	1,000 00
of Peoria, Ill., 4½s, ...	4,000	4,250 00	4,000 00
	\$23,000	\$25,385 00	\$23,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
39	Atlantic Nat'l Bank, Boston, .	\$3,900	\$5,508 75	\$5,640 00
30	Atlas National Bank, Boston, .	3,000	3,480 00	3,790 00
20	Blackstone N'l Bank, Boston, .	2,000	2,247 60	2,650 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,745 00	2,990 00
38	Boston Nat'l Bank, Boston, .	3,800	4,441 50	4,570 00
16	Columbian N'l Bank, Boston, .	1,600	1,944 00	2,220 00
30	National Bank of the Common- wealth, Boston, ...	3,000	5,100 00	3,750 00
11	N'l B'k of Commerce, Boston, .	1,100	1,507 00	1,330 00
40	Nat'l City Bank, Worcester, .	4,000	5,600 00	4,500 00
30	Everett National Bank, Boston, .	3,000	3,300 00	3,730 00
35	Nat'l Exchange Bank, Boston, .	3,500	4,690 00	4,690 00
10	Eliot National Bank, Boston, .	1,000	1,340 00	1,160 00
25	Faneuil Hall N'l Bank, Boston, .	2,500	3,580 25	3,470 00
25	Freeman's Nat'l Bank, Boston, .	2,500	2,681 25	3,360 00
30	Massachusetts N'l B'k, Boston, .	3,000	3,240 00	3,760 00
42	Merchants' N'l Bank, Boston, .	4,200	6,394 50	6,050 00
20	Mt Vernon N'l Bank, Boston, .	2,000	2,770 00	2,800 00
30	Millbury N'l Bank, Millbury, .	3,000	3,360 00	3,540 00
16	Northborough National Bank, Northborough, ...	1,600	1,920 00	2,080 00
10	New England N'l B'k, Boston, .	1,000	1,702 00	1,480 00
36	North National Bank, Boston, .	3,600	5,184 00	4,770 00
30	N'l B'k of No. America, Boston, .	3,000	3,825 00	3,280 00
50	N'l B'k of Redemption, Boston, .	5,000	7,012 50	7,280 00
28	N'l B'k of the Republic, Boston, .	2,800	4,662 00	3,570 00
19	National Revere Bank, Boston, .	1,900	2,479 50	2,360 00
10	Suffolk National Bank, Boston, .	1,000	1,122 50	1,230 00
10	National Union Bank, Boston, .	1,000	1,436 25	1,370 00
20	Nat'l Webster Bank, Boston, .	2,000	2,060 00	2,270 00
		\$72,000	\$95,333 60	\$93,690 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Androscoggin & Kennebec R.R. 6s,	\$2,000	\$2,000 00	\$2,000 00
Boston & Maine R.R. 7s, . . .	5,000	5,370 00	5,000 00
Boston & Lowell R.R. 6s, . . .	3,000	3,345 00	3,000 00
Boston & Lowell R.R. 5s, . . .	2,000	2,180 00	2,000 00
Boston & Lowell R.R. 4s, . . .	2,000	2,050 00	1,935 00
Conn. & Passumpsic Rivers R.R. 7s,	4,000	4,280 00	4,000 00
Fitchburg R.R. 4½s, ...	10,000	10,300 00	10,000 00
Fitchburg R.R. 4s, ...	5,000	5,000 00	5,000 00
Fitchburg R.R. 7s, ...	1,000	1,090 00	1,000 00
Fitchburg R.R. 5s, ...	5,000	5,530 00	5,000 00
Maine Central R.R. 6s, ...	2,000	2,332 00	2,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,130 00	1,000 00
Nashua & Lowell R.R. 6s, . . .	1,000	1,070 00	1,000 00
Providence & Worcester R.R. 6s, .	20,000	22,800 00	20,000 00
Old Colony R.R. 5s, ...	1,000	1,000 00	1,000 00
Old Colony R.R. 4½s, ...	1,000	1,080 00	1,000 00
Old Colony R.R. 6s, ...	9,000	9,975 00	9,000 00
Old Colony R.R. 4s, ...	5,000	5,450 00	5,000 00
Salem & Lowell R.R. 6s, ...	3,000	3,420 00	3,000 00
Vermont and Massachusetts R.R. 5s,	2,000	2,180 00	2,000 00
Concord & Montreal R.R. 4½s, . .	5,000	5,162 00	5,000 00
	\$89,000	\$96,744 00	\$88,935 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,071 87	2 per cent.	\$123,000 00	4½ per cent.	\$3,630 00	5½ per cent.
28,000 00	4 “	10,000 00	4¾ “	20,875 00	6 “
16,000 00	4¼ “	66,600 00	5 “	650 00	7 “

Number of loans which are of an amount not exceeding \$3,000 each, . . . 44
 Aggregate amount of the same, ... \$42,955 00
 Total number of loans upon real estate, ... 48
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1890, ... 21,208 68
 Times for the dividends fixed by the by-laws: May 1 and November 1.
 Rate and amount of each semi-annual dividend during the } 2 per cent., { 7,986 23
 year ending Oct. 31, 1890, ... } 2 per cent., { 8,485 21
 Number of accounts opened during the year ending Oct. 31, 1890, . . . 220
 Number of accounts closed during the year ending Oct. 31, 1890, . . . 163
 Total number of open accounts Oct. 31, 1890, ... 1,400

Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	\$971 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	100,946 97
Number of same, ...	1,387
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	84,674 47
Number of same, ...	795
Date of examination by commissioner: January 9.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 3, 1890.

Personally appeared H. A. Goodell, Treasurer of the Whitinsville Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ROBERT K. BROWN, *Notary Public*.

WORCESTER, ss.

Nov. 3, 1890.

Personally appeared James F. Whitin, President, and B. L. M. Smith, A. J. Thayer, H. H. Dudley, G. M. Whitin and Cyrus A. Taft, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ROBERT K. BROWN, *Notary Public*.

WHITMAN SAVINGS BANK—WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 80.

DAVID B. GURNEY, *President.*

HORACE REED, *Treasurer.*

HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVID B. GURNEY,

GEO. O. JENKINS,

JACOB P. BATES,

EDWARD KEATING,

CHAS. F. ALLEN,

DAVID A. GURNEY,

ALBERT DAVIS.

Open for business Tuesday, 10 A.M. to 12 M., 2 to 4 P.M.; Thursday and Saturday, 10 A.M. to 12 M., 5.30 to 7.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$4,385 00	Deposits, ...	\$175,070 10
Loan on bank stocks, ...	1,800 00	Guaranty fund, ...	737 25
Railroad bonds as per schedule, .	5,518 61	Interest account, ...	313 28
Loans on real estate, ...	110,915 25		
Loans on personal security, ...	32,976 00		
Loans to counties, cities or towns (notes), ...	15,000 00		
Deposits in banks, on interest, . .	4,344 68		
Expense account, ...	425 70		
Cash on hand, ...	755 39		
	\$176,120 63		\$176,120 63

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston, ...	\$2,185 89
Abington National Bank, Abington, ...	2,158 79

Loan on Bank Stock :—

On 10 shares First National Bank, Chelsea, ...	}	\$1,800 00
On 10 shares Third National Bank, Boston, ...		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Rockland, .	\$1,000	\$1,030 00	\$1,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,705 00	2,735 00
5	Abington N'l Bank, Abington,	500	650 00	650 00
		\$3,500	\$4,385 00	\$4,385 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, ...	\$5,000	\$5,300 00	\$5,518 61

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,344 68 15,000 00	2½ per cent. 4 “	\$13,835 00 12,650 00	5 per cent. 5½ “	\$119,206 25	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 78
Aggregate amount of the same, ... \$80,959 00
Total number of loans upon real estate, ... 68
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1890, ... 7,077 98
Times for the dividends fixed by the by-laws: second Monday in April
and October.
Rate and amount of each semi-annual dividend during the } 2 per cent., { 2,501 03
year ending Oct. 31, 1890, ... } 2 per cent., { 2,899 63
Number of accounts opened during the year ending Oct. 31, 1890, . 330
Number of accounts closed during the year ending Oct. 31, 1890, . 147
Total number of open accounts Oct. 31, 1890, ... 892
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex-
clusive of taxes), ... 625 30
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1890, ... 93,680 31
Number of same, ... 1,503
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1890, ... 50,085 40
Number of same, ... 583
Date of examination by commissioner: August 5.

COMMONWEALTH OF MASSACHUSETTS.

PLYMOUTH, ss.

Nov. 11, 1890.

Personally appeared Horace Reed, Treasurer of the Whitman Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

ALBERT DAVIS, *Justice of the Peace.*

PLYMOUTH, ss.

Nov. 11, 1890.

Personally appeared David B. Gurney, President, and Timothy Meany, Chas. D. Nash, George E. Hersey, Elmer W. Noyes and Chas. F. Allen, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

ALBERT DAVIS, *Justice of the Peace.*

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated March 31, 1854. Present number of corporators, 88.

ORLANDO MASON, *President.*

C. L. BEALS, *Treasurer*

C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ORLANDO MASON,

WILDER P. CLARK,

J. H. FAIRBANK,

GEO. M. WHITNEY,

HENRY WHITCOMB.

Open for business every business day, except Saturday, 9 A.M. to 12 M., 1 to 3 P.M.;
Saturday, 9 A.M. to 12 M., 1 to 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits, ...	\$774,482 11
Bank stock as per schedule, .	61,000 00	Guaranty fund, . . .	37,060 53
Railroad bonds as per schedule, .	36,000 00	Interest account, . .	50,376 04
Loans on real estate, ...	464,106 55		
Loans on personal security, . . .	264,592 73		
Deposit in bank, not on interest, .	24,196 62		
Cash on hand, ...	7,022 78		
	\$861,918 68		\$861,918 68

Cash on Deposit in Bank : —

First National Bank, Winchendon, ... \$24,196 62

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Jeffrey, New Hampshire, 4s,	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
67	Eliot National Bank, Boston, .	\$6,700	\$8,978 00	\$6,700 00
48	Faneuil Hall N'l B'k, Boston,	4,800	6,864 00	4,800 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,450 00	1,000 00
11	First National Bank, Adams, .	1,100	1,650 00	1,100 00
195	First Nat'l Bank, Winchendon,	19,500	31,200 00	10,300 00
16	First National Bank, Boston, .	1,600	4,064 00	1,600 00
42	Leominster National Bank, Leominster, ...	4,200	4,200 00	3,200 00
100	Merchants' N'l Bank, Boston,	10,000	15,200 00	10,000 00
25	Nat'l Bank of Commonwealth, Boston, ...	2,500	4,250 00	2,500 00
100	N'l B'k of Redemption, Boston,	10,000	14,000 00	10,000 00
98	Rollstone N'l Bank, Fitchburg,	9,800	14,504 00	9,800 00
		\$71,200	\$106,360 00	\$61,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R.R. 6s, ...	\$11,000	\$11,990 00	\$11,000 00
Fitchburg R.R. 6s, ...	15,000	16,350 00	15,000 00
Fitchburg R.R. 4½s, ...	10,000	10,000 00	10,000 00
	\$36,000 00	\$38,340 00	\$36,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$256,214 03 7,000 00	5 per cent. 5¼ "	\$138,868 06 21,971 02	5½ per cent. 5¾ "	\$304,646 17	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 235

Aggregate amount of the same, ... \$249,439 40

Total number of loans upon real estate, ... 261

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ... 43,854 96

Times for the dividends fixed by the by-laws: May 1 and November 1.

Rate and amount of each semi-annual dividend during the	2 per cent., {	13,719 61
year ending Oct. 31, 1890, ...	2 per cent., {	14,131 58

Number of accounts opened during the year ending Oct. 31, 1890,	. 274
Number of accounts closed during the year ending Oct. 31, 1890,	. 192
Total number of open accounts Oct. 31, 1890,	 2,226
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),	 \$1,709 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,	 113,685 11
Number of same,	 1,399
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,	 83,044 57
Number of same,	 890
Date of examination by commissioner: October 4.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 25, 1890.

Personally appeared C. L. Beals, Treasurer of the Winchendon Savings Bank and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

RANSON D. CRAIN, *Notary Public*.

WORCESTER, SS.

Nov. 26, 1890.

Personally appeared Orlando Mason, President, and Wilder P. Clark, Samuel A. Parker, Geo. M. Whitney, M. W. Chandler and Wm. M. Whitney, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

RANSON D. CRAIN, *Notary Public*.

WINCHESTER SAVINGS BANK—WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 40.

THOMAS P. AYER, *President.*

DAVID N. SKILLINGS, *Treasurer.*

EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS P. AYER,
JAMES F. DWINELL,

STEPHEN THOMPSON,
MOSES A. HERRICK.

Open for business Wednesday, 4 to 7 P.M.; Saturday, 4 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$64,717 55	Deposits, ...	\$412,590 59
Bank stock as per schedule, .	36,006 25	Guaranty fund, .	9,962 34
Railroad bonds as per schedule, .	38,193 75	Interest account, .	1,407 25
Loans on real estate, ...	200,875 00	Due on mortgage, .	4,000 00
Loans on personal security, .	77,100 00	Premium account, .	4,119 13
Deposit in bank, on interest, .	14,231 68		
Expense account, ...	8 50		
Cash on hand, ...	946 58		
	<u>\$432,079 31</u>		<u>\$432,079 31</u>

Cash on Deposit in Bank :—

Eliot National Bank, Boston, ... \$14,231 68

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester, Mass., 7s, .	\$5,000	\$5,500 00	\$6,000 00
of Winchester, Mass., 4s, .	19,000	20,140 00	19,545 50
City of Newton, Mass., 4s, .	5,150	5,175 85	5,265 88
of Chelsea, Mass., 6s, . .	3,000	3,132 00	3,270 00
Town of Woburn, Mass., 6s, . .	3,000	3,132 00	3,255 00
District of Columbia 6s, . . .	6,000	6,264 00	6,870 00
City of Chicago, Ill., 7s, . . .	6,000	6,780 00	6,772 50
of Cambridge, Mass., 6s, . . .	2,000	2,380 00	2,470 00
of Lynn, Mass., 6s, ...	2,000	2,260 00	2,340 00
of Lawrence, Mass., 6s, . . .	1,000	1,200 00	1,260 00
Town of North Easton, Mass., 4s, .	2,000	2,110 00	2,018 67
District of Columbia 5s, . . .	5,000	5,500 00	5,650 00
	<u>\$59,150</u>	<u>\$63,573 85</u>	<u>\$64,717 55</u>

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Faneuil Hall N'l B'k, Boston,	\$2,500	\$3,625 00	\$3,285 00
11	State National Bank, Boston,	1,100	1,397 00	1,361 25
5	N'l B'k of No. America, Boston,	500	640 00	570 00
4	Hamilton Nat'l Bank, Boston,	400	492 00	496 00
50	Metropolitan N'l B'k, Boston,	5,000	5,000 00	5,100 00
30	Eliot National Bank, Boston,	3,000	4,050 00	3,240 00
22	Atlas National Bank, Boston,	2,200	2,684 00	2,583 00
17	N'l B'k of Commerce, Boston,	1,700	2,329 00	2,076 25
13	Eagle National Bank, Boston,	1,300	1,443 00	1,472 25
30	Globe National Bank, Boston,	3,000	3,090 00	3,330 00
10	Atlantic Nat'l Bank, Boston,	1,000	1,470 00	1,501 25
20	Union National Bank, Boston,	2,000	2,900 00	2,876 25
10	N'l B'k of Redemption, Boston,	1,000	1,400 00	1,282 50
10	Nat'l B'k of Republic, Boston,	1,000	1,700 00	1,290 00
5	Howard Nat'l Bank, Boston, .	500	565 00	618 75
15	Nat'l Exchange Bank, Boston,	1,500	1,995 00	1,923 75
20	First National Bank, Woburn,	2,000	2,520 00	3,000 00
		\$29,700	\$37,300 00	\$36,006 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, ...	\$4,000	\$4,440 00	\$4,480 00
Old Colony R.R. 6s, ...	4,000	4,560 00	4,800 00
Fitchburg R.R. 5s, ...	5,000	5,450 00	5,495 00
Fitchburg R.R. 4s, ...	5,000	5,150 00	5,137 50
Boston & Albany R.R. 6s, . . .	2,000	2,260 00	2,162 50
Boston & Lowell R.R. 4s, . . .	16,000	16,480 00	16,118 75
	\$36,000	\$38,340 00	\$38,193 75

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,231 68	3 per cent.	\$176,200 00	5 per cent.	\$50,150 00	6 per cent.
22,000 00	4½ " "	27,400 00	5½ " "	2,225 00	7 " "

Number of loans which are of an amount not exceeding \$3,000 each, .	73	
Aggregate amount of the same, ...		\$112,105 00
Total number of loans upon real estate, ...	83	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...		20,177 57
Times for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend during the } 2½ per cent., {		8,213 15
year ending Oct. 31, 1890, ... } 2½ per cent., {		8,625 47
Number of accounts opened during the year ending Oct. 31, 1890, .	210	
Number of accounts closed during the year ending Oct. 31, 1890, .	156	
Total number of open accounts Oct. 31, 1890, ...	1,468	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...		1,210 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...		93,006 13
Number of same, ...	1,030	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...		81,070 42
Number of same, ...	923	
Date of examination by commissioner: April 23.		

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

Nov. 1, 1890.

Personally appeared David N. Skillings, Treasurer of the Winchester Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

MIDDLESEX, SS.

Nov. 1, 1890.

Personally appeared Thomas P. Ayer, President, and Stephen Thompson, Geo. P. Brown, Edmund Sanderson, Henry A. Emerson and James Houston, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

GEORGE S. LITTLEFIELD, *Justice of the Peace.*

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Present number of corporators, 25.

JOHN CUMMINGS, *President.*

EDWARD E. THOMPSON, *Treasurer.*

EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN CUMMINGS,

BENJAMIN HINCKLEY,

JOHN W. JOHNSON,

JACOB BROWNE,

JOHN WINN,

PARKER L. CONVERSE,

GAWIN R. GAGE,

CHARLIE A. JONES,

JOHN R. CARTER.

Open for business every business day, 9 A.M. to 12 M., 2 to 4 P.M.; also
Saturday, 6 to 8 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$38,500 00	Deposits, . . .	\$1,143,002 97
Bank stock as per schedule, .	224,210 00	Guaranty fund, .	19,843 31
Loans on bank stock, . . .	3,800 00	Profit and loss ac-	
Railroad bonds as per schedule, .	53,700 00	count, . . .	23,280 31
Real estate (for banking pur-			
poses), ...	55,000 00		
Real estate by foreclosure, . .	700 00		
Loans on real estate, . . .	604,175 00		
Loans on personal security, . .	172,650 00		
Loans to counties, cities or towns			
(notes), ...	22,188 42		
Loans on depositors' books, . .	750 00		
Deposits in banks, on interest, .	5,356 82		
Safe, furniture and fixtures, . .	5,043 00		
Cash on hand, ...	53 35		
	\$1,186,126 59		\$1,186,126 59

Cash on Deposit in Banks, amount in each :—

First National Bank, Woburn, ...	\$2,681 96
Shawmut National Bank, Boston, ...	2,674 86

Loans on Bank Stock, amount on each :—

On 32 shares Shawmut National Bank, Boston, ...	\$3,200 00
On 6 shares First National Bank, Woburn, ...	600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$10,000	\$11,050 00	\$11,000 00
Town of Pawtucket, R. I., 6s, .	14,000	14,840 00	14,500 00
of Woburn, Mass., 6s, .	8,000	8,300 00	8,000 00
of Watertown, Mass., 4s, .	5,000	5,000 00	5,000 00
	\$37,000	\$39,190 00	\$38,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston,	\$13,000	\$15,080 00	\$15,480 00
25	Atlantic Nat'l Bank, Boston,	2,500	3,525 00	3,215 00
112	Blackstone N'l Bank, Boston,	11,200	12,544 00	11,760 00
20	Boston National Bank, Boston,	2,000	2,380 00	2,200 00
77	N'l B'k of Commerce, Boston,	7,700	10,549 00	9,240 00
67	Continental N'l Bank, Boston,	6,700	8,509 00	7,200 00
45	Eliot National Bank, Boston,	4,500	6,030 00	5,265 00
55	Faneuil Hall N'l B'k, Boston,	5,500	7,865 00	7,000 00
50	Freeman's N'l Bank, Boston,	5,000	5,350 00	5,000 00
135	N'l Hide & Leather B'k, Boston,	13,500	17,550 00	15,525 00
35	Howard Nat'l Bank, Boston,	3,500	3,920 00	3,500 00
115	New England N'l B'k, Boston,	11,500	19,550 00	16,215 00
10	Old Boston N'l Bank, Boston,	1,000	1,200 00	1,000 00
145	Nat'l Revere Bank, Boston, .	14,500	18,850 00	17,400 00
46	N'l B'k of the Republic, Boston,	4,600	7,636 00	5,980 00
165	Shawmut Nat'l Bank, Boston,	16,500	21,615 00	18,975 00
170	Shoe & Leather N'l B'k, Boston,	17,000	16,660 00	17,000 00
20	Second Nat'l Bank, Boston, .	2,000	3,900 00	3,000 00
39	Suffolk Nat'l Bank, Boston, .	3,900	4,368 00	4,290 00
30	State National Bank, Boston,	3,000	3,750 00	3,690 00
105	Tremont Nat'l Bank, Boston, .	10,500	12,180 00	11,150 00
100	Third National Bank, Boston,	10,000	12,000 00	10,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
201	First National Bank, Woburn,	20,100	25,527 00	25,125 00
		\$194,700	\$245,638 00	\$224,210 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 7s, ...	\$3,000	\$3,240 00	\$3,000 00
Old Colony R.R. 4½s, ...	1,000	1,065 00	1,000 00
Old Colony R.R. 6s, ...	1,000	1,080 00	1,000 00
Fitchburg R.R. 5s, ...	10,000	10,800 00	10,000 00
Maine Central R.R. 7s, ...	10,000	11,900 00	12,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	12,600 00	13,200 00
Boston & Lowell R.R. 7s, ...	10,000	11,200 00	11,500 00
Boston & Lowell R.R. 6s, ...	1,000	1,080 00	1,000 00
Boston & Lowell R.R. 5s, ...	1,000	1,100 00	1,000 00
	\$49,000	\$54,065 00	53,700 00

Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,681 96	2 per cent.	\$91,850 00	4½ per cent.	\$132,463 42	6 per cent.
2,674 86	2½ “	519,650 00	5 “	700 00	7 “
10,500 00	4 “	47,800 00	5½ “	600 00	8 “

Amount invested in real estate for banking purposes, ...	\$55,000 00
Estimated value of the same, ...	55,000 00
Assessed value of the same, ...	55,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	2,000 20
Value, by books, of other real estate held or owned by foreclosure or otherwise, ...	700 00
Assessed value of the same, ...	1,000 00
Net income received from same during year ending Oct. 31, 1890, . . .	35 50
Number of loans which are of an amount not exceeding \$3,000 each, . .	296
Aggregate amount of the same, ...	310,213 42
Total number of loans upon real estate, ...	318
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	55,954 49
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend during the } 2 per cent., { year ending Oct. 31, 1890, ... } 2 per cent., {	19,411 47 20,410 76
Number of accounts opened during the year ending Oct. 31, 1890, . .	864
Number of accounts closed during the year ending Oct. 31, 1890, . .	614
Total number of open accounts Oct. 31, 1890, ...	4,728
Total expenses of the corporation for the year ending Oct. 31, 1890 (ex- clusive of taxes), ...	4,493 29

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	\$333,239 80
Number of same, ...	6,656
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	274,983 17
Number of same, ...	3,944
Date of examination by commissioner: July 24.	

COMMONWEALTH OF MASSACHUSETTS.

MIDDLESEX, SS.

WOBURN, Nov. 17, 1890.

Personally appeared Edward E. Thompson, Treasurer of the Woburn Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

SPARROW HORTON, *Justice of the Peace.*

MIDDLESEX, SS.

WOBURN, Nov. 18, 1890.

Personally appeared John Cummings, President of said corporation, and made oath that the annexed report is correct, according to his best knowledge and belief.

Before me,

CHARLIE A. JONES, *Justice of the Peace.*

MIDDLESEX, SS.

WOBURN, Nov. 17, 1890.

Personally appeared Jacob Browne, John W. Johnson, Parker L. Converse, Benjamin Hinckley and Charlie A. Jones, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

SPARROW HORTON, *Justice of the Peace.*

WORCESTER COUNTY INSTITUTION FOR SAVINGS— WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 143.

STEPHEN SALISBURY, *President.*

CHARLES A. CHASE, *Treasurer.*

CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

STEPHEN SALISBURY,

ALBERT TOLMAN,

JONAS G. CLARK,

A. GEORGE BULLOCK,

WALDO LINCOLN.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,833,000 00	Deposits, . . .	\$11,313,697 43
Loan on public funds, . . .	5,000 00	Guaranty fund, . . .	470,000 00
Bank stock as per schedule, .	795,200 00	Interest account, . . .	222,674 30
Loans on bank stock, . . .	7,700 00	Reserved profits, . . .	45,000 00
Railroad bonds as per schedule, .	2,285,000 00	Suspense, . . .	319 88
Real estate by foreclosure, . . .	2,000 00		
Loans on real estate, . . .	3,868,016 98		
Loans on personal security, . . .	1,680,325 00		
Loans to counties, cities or towns (notes), . . .	332,530 00		
Loans on depositors' books, . . .	200 00		
Deposits in banks, on interest, . .	235,525 45		
Expense account, . . .	3,054 03		
Cash on hand, . . .	4,140 15		
	<u>\$12,051,691 61</u>		<u>\$12,051,691 61</u>

Cash on Deposit in Banks, amount in each:—

Citizens' National Bank, Worcester, ...	\$10,000 00
City National Bank, Worcester, ...	30,000 00
First National Bank, Worcester, ...	30,000 00
Mechanics' National Bank, Worcester, ...	30,000 00
Quinsigamond National Bank, Worcester, ...	10,000 00
Worcester National Bank, Worcester, ...	64,900 45
National Bank of the Commonwealth, Boston, ...	625 00
Millbury National Bank, Millbury, ...	20,000 00
Wachusett National Bank, Fitchburg, ...	25,000 00
Third National Bank, Springfield, ...	15,000 00

Loan on Public Funds:—

On \$5,000 United States 6 per cent. bonds, ... \$5,000 00

Loans on Bank Stock, amount on each:—

On 55 shares Grafton National Bank, Grafton, ... \$4,400 00
 On 29 shares Spencer National Bank, Spencer, ... 2,200 00
 On 20 shares Traders' National Bank, Boston, ... 1,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$300,000	\$366,000 00	\$300,000 00
District of Columbia 6s, ...	60,000	60,650 00	60,000 00
County of Hillsborough, N. H., 5s, ...	1,000	1,000 00	1,000 00
of Strafford, N. H., 4s, ...	30,000	30,100 00	30,000 00
City of Boston, Mass., 3½s, ...	170,000	171,700 00	138,000 00
of Boston, Mass., 4s, ...	200,000	220,000 00	200,000 00
of Boston, Mass., 5s, ...	220,000	264,000 00	220,000 00
of Fitchburg, Mass., 6s, ...	35,000	36,225 00	35,000 00
of Lowell, Mass., 6s, ...	6,000	6,000 00	6,000 00
of Lynn, Mass., 6s, ...	50,000	55,500 00	50,000 00
of Lynn, Mass., 4s, ...	125,000	133,750 00	125,000 00
of Newton, Mass., 6s, ...	40,000	51,000 00	40,000 00
of New Bedford, Mass., 6s, ...	5,000	6,000 00	5,000 00
of New Bedford, Mass., 4s, ...	25,000	26,250 00	25,000 00
of Northampton, Mass., 6s, ...	13,000	13,390 00	13,000 00
of Salem, Mass., 4s, ...	40,000	43,900 00	40,000 00
of Salem, Mass., 5s, ...	22,000	25,000 00	22,000 00
of Worcester, Mass., 6s, ...	28,000	28,980 00	28,000 00
of Worcester, Mass., 5s, ...	26,000	29,900 00	26,000 00
of Worcester, Mass., 4s, ...	865,000	925,000 00	865,000 00
of Concord, N. H., 6s, ...	500	540 00	500 00
of Dover, N. H., 6s, ...	2,000	2,080 00	2,000 00
of Manchester, N. H., 4s, ...	8,000	8,320 00	8,000 00
of Manchester, N. H., 6s, ...	37,500	38,100 00	37,500 00
of Nashua, N. H., 6s, ...	34,000	35,100 00	34,000 00
of Providence, R. I., 4½s, ...	52,000	54,600 00	52,000 00
of Providence, R. I., 5s, ...	50,000	57,500 00	50,000 00
of New London, Conn., 7s, ...	25,000	33,750 00	25,000 00
of Norwich, Conn., 5s, ...	14,000	16,500 00	14,000 00
of Cleveland, Ohio, 7s, ...	20,000	22,000 00	20,000 00
of Columbus, Ohio, 4s, ...	90,000	92,700 00	90,000 00*
of Indianapolis, Ind., 7.30s, ...	8,000	8,560 00	8,000 00
Town of Abington, Mass., 4s, ...	80,000	83,000 00	80,000 00
of Brookline, Mass., 7s, ...	20,000	24,300 00	20,000 00
of Beverly, Mass., 4s, ...	100,000	106,000 00	100,000 00
of Spencer, Mass., 4s, ...	40,000	42,000 00	40,000 00
of Westborough, Mass., 5s, ...	20,000	23,500 00	20,000 00
of Pawtucket, R. I., 5s, ...	3,000	3,270 00	3,000 00
	\$2,865,000	\$3,146,115 00	\$2,833,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlantic Nat'l Bank, Boston, .	\$5,400	\$7,614 00	\$5,400 00
375	Atlas Nat'l Bank, Boston, .	37,500	43,500 00	37,500 00
138	Blackstone N'l Bank, Boston, .	13,800	15,500 00	13,800 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,820 00	1,400 00
54	Columbian N'l Bank, Boston, .	5,400	6,405 00	5,400 00
120	Continental N'l B'k, Boston, .	12,000	15,240 00	12,000 00
110	Eliot National Bank, Boston, .	11,000	14,740 00	11,000 00
20	Faneuil Hall N'l Bank, Boston, .	2,000	2,860 00	2,000 00
250	First National Bank, Boston, .	25,000	63,250 00	25,000 00
172	Freeman's Nat'l Bank, Boston, .	17,200	18,404 00	17,200 00
31	Globe National Bank, Boston, .	3,100	3,100 00	3,100 00
180	Hamilton Nat'l Bank, Boston, .	18,000	21,960 00	18,000 00
150	Howard Nat'l Bank, Boston, .	15,000	16,800 00	15,000 00
74	Market Nat'l Bank, Boston, .	7,400	7,400 00	7,400 00
110	Massachusetts N'l B'k, Boston, .	11,000	11,775 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	18,750 00	12,500 00
217	N'l B'k of Commerce, Boston, .	21,700	29,730 00	21,700 00
78	N'l B'k of No. America, Boston, .	7,800	9,900 00	7,800 00
93	N'l B'k of Redemption, Boston, .	9,300	13,000 00	9,300 00
210	N'l B'k of the Republic, Boston, .	21,000	35,700 00	21,000 00
208	National City Bank, Boston, .	20,800	20,850 00	20,800 00
110	National Eagle Bank, Boston, .	11,000	11,880 00	11,000 00
49	Nat'l Exchange Bank, Boston, .	4,900	6,520 00	4,900 00
308	N'l Hide & Leather B'k, Boston, .	30,800	40,000 00	30,800 00
375	National Revere Bank, Boston, .	37,500	48,750 00	37,500 00
71	National Union Bank, Boston, .	7,100	10,000 00	7,100 00
300	Nat'l Webster Bank, Boston, .	30,000	29,925 00	30,000 00
199	New England N'l B'k, Boston, .	19,900	32,000 00	19,900 00
52	North National Bank, Boston, .	5,200	7,488 00	5,200 00
42	Old Boston Nat'l Bank, Boston, .	4,200	5,050 00	4,200 00
352	Second National Bank, Boston, .	35,200	67,936 00	35,200 00
173	Shawmut Nat'l Bank, Boston, .	17,300	22,660 00	17,300 00
134	Shoe & Leather N'l B'k, Boston, .	13,400	13,065 00	13,400 00
113	State National Bank, Boston, .	11,300	14,125 00	11,300 00
34	Suffolk Nat'l Bank, Boston, .	3,400	3,808 00	3,400 00
156	Tremont Nat'l Bank, Boston, .	15,600	17,900 00	15,600 00
190	Washington N'l Bank, Boston, .	19,000	23,180 00	19,000 00
10	Blackstone N'l B'k, Uxbridge, .	1,000	1,200 00	1,000 00
51	Fitchburg N'l B'k, Fitchburg, .	5,100	7,600 00	5,100 00
27	Leicester N'l Bank, Leicester, .	2,700	3,512 00	2,700 00
108	Millbury N'l Bank, Millbury, .	10,800	12,636 00	10,800 00
48	Oxford Nat'l Bank, Oxford, .	4,800	5,280 00	4,800 00
30	Southbridge National Bank, .			
	Southbridge, .	3,000	3,750 00	3,000 00
200	Third N'l Bank, Springfield, .	20,000	40,000 00	20,000 00
8	Ware National Bank, Ware, .	800	800 00	800 00
60	Franklin County Nat'l Bank, .			
	Greenfield, .	6,000	6,000 00	6,000 00
281	Central N'l Bank, Worcester, .	28,100	42,100 00	28,100 00
248	Citizens' N'l Bank, Worcester, .	24,800	32,240 00	24,800 00
295	City Nat'l Bank, Worcester, .	29,500	42,185 00	29,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
206	Quinsigamond National Bank, Worcester, ...	\$20,600	\$25,544 00	\$20,600 00
800	Worcester N'l B'k, Worcester, ...	80,000	120,000 00	80,000 00
139	Mechanics' N'l B'k, Worcester, ...	13,900	15,400 00	13,900 00
		<u>\$795,200</u>	<u>\$1,090,832 00</u>	<u>\$795,200 00</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, ...	\$168,000	\$175,500 00	\$168,000 00
Boston & Albany R.R. 6s, ...	323,000	355,300 00	323,000 00
Boston, Barre & Gardner R.R. 5s, ...	24,000	24,550 00	24,000 00
Boston & Lowell R.R. 7s, ...	61,000	65,000 00	61,000 00
Boston & Lowell R.R. 6s, ...	4,000	4,420 00	4,000 00
Boston & Lowell R.R. 5s, ...	24,000	25,160 00	24,000 00
Boston & Lowell R.R. 4½s, ...	30,000	31,500 00	30,000 00
Boston & Lowell R.R. 4s, ...	150,000	154,000 00	150,000 00
Boston & Maine R.R. 7s, ...	53,000	57,750 00	53,000 00
Boston & Maine R.R. 4s, ...	189,000	196,500 00	189,000 00
Fitchburg R.R. 7s, ...	30,000	33,750 00	30,000 00
Fitchburg R.R. 6s, ...	18,000	20,250 00	18,000 00
Fitchburg R.R. 5s, ...	152,000	165,000 00	152,000 00
Fitchburg R.R. 4s, ...	50,000	50,000 00	50,000 00
Leeds & Farmington R.R. 6s, ...	30,000	32,700 00	30,000 00
Lowell & Lawrence R.R. 6s, ...	3,000	3,360 00	3,000 00
Maine Central R.R. 6s, ...	50,000	58,000 00	50,000 00
Old Colony R.R. 7s, ...	191,000	209,100 00	191,000 00
Old Colony R.R. 6s, ...	26,000	29,250 00	26,000 00
Old Colony R.R. 4s, ...	150,000	158,400 00	150,000 00
Portland & Kennebec R.R. 6s, ...	21,000	22,700 00	21,000 00
Providence & Worcester R.R. 6s, ...	183,000	206,800 00	183,000 00
Salem & Lowell R.R. 6s, ...	25,000	28,500 00	25,000 00
Worcester & Nashua R.R. 5s, ...	230,000	240,000 00	230,000 00
Vermont & Massachusetts R.R. 5s, ...	100,000	110,000 00	100,000 00
	<u>\$2,285,000</u>	<u>\$2,457,490 00</u>	<u>\$2,285,000 00</u>

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$625 00	2½ per cent.	\$54,000 00	4½ per cent.	\$4,141,191 98	5 per cent.
84,900 45	3 "	763,000 00	4½ "	30,000 00	5½ "
80,000 00	3½ "	50,000 00	4½ "	8,825 00	5½ "
322,000 00	4 "	583,900 00	4½ "	10,855 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise, .	\$2,000 00
Assessed value of the same, ...	2,900 00
Net income received from same during year ending Oct. 31, 1890, . .	74 52
Number of loans which are of an amount not exceeding \$3,000 each, 1,091	
Aggregate amount of the same, ...	1,445 966
Total number of loans upon real estate, ...	1,331
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	564,859 49
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	206,804 50
year ending Oct. 31, 1890, ... } 2 per cent., {	212,163 15
Number of accounts opened during the year ending Oct. 31, 1890, .	3,707
Number of accounts closed during the year ending Oct. 31, 1890, .	2,710
Total number of open accounts Oct. 31, 1890, ...	24,643
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	19,101 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	1,650,040 79
Number of same, ...	20,269
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	1,496,518 76
Number of same, ...	15,415
Date of examination by commissioner: April 22.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 15, 1890.

Personally appeared Charles A. Chase, Treasurer of the Worcester County Institution for Savings, and made affirmation that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me, LUTHER M. LOVELL, *Justice of the Peace.*

WORCESTER, SS.

Nov. 17, 1890.

Personally appeared Albert Tolman, Vice-President, and John W. Wetherell, George S. Howe, Waldo Lincoln, George E. Frances, Charles F. Aldrich and George F. Blake, Jr., trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me, LUTHER M. LOVELL, *Justice of the Peace.*

WORCESTER FIVE CENTS SAVINGS BANK— WORCESTER.

Incorporated April 11, 1854. Present number of corporators, 128.

ELIJAH B. STODDARD, *President.*

J. STEWART BROWN, *Treasurer.*

J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ELIJAH B. STODDARD,
STEPHEN SAWYER,

WILLIAM L. CLARK,
JOSEPH E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M., 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$211,000 00	Deposits, ...	\$4,028,534 56
Bank stock as per schedule, .	242,800 00	Guaranty fund, .	105,000 00
Loans on bank stock, . . .	23,132 00	Interest account, .	95,726 19
Railroad bonds as per schedule, .	346,000 00		
Loans on railroad stocks, . .	6,800 00		
Real estate (for banking purposes), ...	48,500 00		
Loans on real estate, ...	2,161,670		
Loans on personal security, .	1,071,550		
Deposits in banks, on interest, .	111,329 41		
Expense account, ...	4,353 16		
Cash on hand, ...	2,126 18		
	\$4,229,260 75		\$4,229,260 75

Cash on Deposit in Banks, amount in each :—

City National Bank, Worcester, ...	\$40,668 46
Mechanics' National Bank, Worcester, ...	31,393 47
Quinsigamond National Bank, Worcester, ...	39,267 48

Loans on Bank Stock, amount on each :—

On 8 shares Central National Bank, Worcester, ...	} \$1,000 00
On 5 shares Worcester National Bank, Worcester, ...	
On 12 shares Shelburne Falls National Bank, Shelburne Falls, ...	
On 50 shares First National Bank, Grafton, ...	} 18,432 00
On 50 shares Grafton National Bank, Grafton, ...	
On 131 shares Traders' National Bank, Boston, ...	
On 10 shares Millbury National Bank, Millbury, ...	} 1,500 00
On 5 shares Quinsigamond National Bank, Worcester, ...	
On 14 shares Quinsigamond National Bank, Worcester, ...	
	1,200 00

Loans on Railroad Stock, amount on each : —

On 5 shares Boston & Albany R.R., ...	\$800 00
On 20 shares Boston & Albany R.R., ...	2,500 00
On 27 shares Boston & Albany R.R., ...	3,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s, ...	\$50,000	\$61,500 00	\$50,000 00
Town of Beverly, Mass., 4s, ...	7,000	7,210 00	7,000 00
of Brookline, Mass., 7s, ...	5,000	5,900 00	5,000 00
City of Cleveland, Ohio, 7s, ...	20,000	21,800 00	20,000 00
of Lowell, Mass., 4s, ...	20,000	20,000 00	20,000 00
of Lowell, Mass., 6s, ...	27,000	27,000 00	27,000 00
of New London, Conn., 7s, ...	14,000	17,220 00	14,000 00
of Newton, Mass., 6s, ...	25,000	31,500 00	25,000 00
of Scranton, Pa., 6s, ...	6,000	6,600 00	6,000 00
of Springfield, Mass., 7s, ...	12,000	15,960 00	12,000 00
of Worcester, Mass., 6s, ...	25,000	25,500 00	25,000 00
	\$211,000	\$240,190 00	\$211,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,800 00	\$5,000 00
88	Blackstone Nat'l B'k, Boston, .	8,800	9,768 00	8,800 00
25	National City Bank, Boston, .	2,500	2,500 00	2,500 00
44	N'l B'k of Commerce, Boston, .	4,400	6,028 00	4,400 00
80	N'l Bank of Commonwealth, Boston, ...	8,000	14,480 00	8,000 00
100	National Eagle Bank, Boston, .	10,000	10,800 00	10,000 00
122	Eliot National Bank, Boston, .	12,200	16,348 00	12,200 00
67	First National Bank, Boston, .	6,700	16,951 00	6,700 00
41	Fourth National Bank, Boston, .	4,100	5,043 00	4,100 00
100	Globe National Bank, Boston, .	10,000	10,000 00	10,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	6,100 00	5,000 00
164	N'l Hide & Leather B'k, Boston, .	16,400	21,320 00	16,400 00
100	Howard National B'k, Boston, .	10,000	11,200 00	10,000 00
12	Market National Bank, Boston, .	1,200	1,200 00	1,200 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,500 00	5,000 00
8	North National Bank, Boston, .	800	1,152 00	800 00
185	N'l B'k of No. America, Boston, .	18,500	23,495 00	18,500 00
50	Shawmut National B'k, Boston, .	5,000	6,550 00	5,000 00
63	Shoe & Leather N'l B'k, Boston, .	6,300	6,111 00	6,300 00
50	State National Bank, Boston, .	5,000	4,850 00	5,000 00
16	Third National Bank, Boston, .	1,600	1,920 00	1,600 00
110	Nat'l Webster Bank, Boston, .	11,000	11,000 00	11,000 00
25	Wachusett N'l B'k, Fitchburg, .	2,500	5,000 00	2,500 00
15	Leicester Nat'l B'k, Leicester, .	1,500	2,250 00	1,500 00

Detailed Statement of Bank Stocks—Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Leominster N'l B'k, Leominster,	\$2,500	\$2,500 00	\$2,500 00
107	Millbury Nat'l Bank, Millbury,	10,700	11,128 00	10,700 00
55	Northborough National Bank,			
	Northborough, ...	5,500	6,050 00	5,500 00
25	Oxford National B'k, Oxford,	2,500	3,125 00	2,500 00
50	Spencer National B'k, Spencer,	5,000	6,350 00	5,000 00
10	Westminster National Bank,			
	Westminster, ...	1,000	1,000 00	1,000 00
70	Central N'l Bank, Worcester,	7,000	10,500 00	7,000 00
7	Citizens' N'l Bank, Worcester,	700	910 00	700 00
200	City National B'k, Worcester,	20,000	28,000 00	20,000 00
64	Mechanics' N'l B'k, Worcester,	6,400	7,104 00	6,400 00
180	Quinsigamond National Bank,			
	Worcester, ...	18,000	22,320 00	18,000 00
20	Worcester N'l B'k, Worcester,	2,000	3,000 00	2,000 00
		\$242,800	\$309,353 00	\$242,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, ...	\$21,000	\$22,680 00	\$21,000 00
Boston & Lowell R.R. 4s, ...	50,000	51,000 00	50,000 00
Boston & Providence R.R. 4s., . .	50,000	53,500 00	50,000 00
Boston & Maine R.R. 4s, ...	25,000	26,000 00	25,000 00
Boston, Barre & Gardner R.R. 5s, .	15,000	15,000 00	15,000 00
Boston, Barre & Gardner R.R. 7s, .	1,000	1,400 00	1,000 00
Conn. & Passumpsic Rivers R.R. 7s,	12,000	12,720 00	12,000 00
Lowell & Lawrence R.R. 6s, ...	5,000	5,600 00	5,000 00
Portland & Kennebec R.R. 6s, . . .	10,000	10,700 00	10,000 00
Portland & Ogdensburg R.R. 6s, . .	6,000	6,900 00	6,000 00
Providence & Worcester R.R. 6s, . .	36,000	40,320 00	36,000 00
Fitchburg R.R. 4s, ...	57,000	55,290 00	57,000 00
Nashua & Rochester R.R. 5s, ...	24,000	24,120 00	24,000 00
Worcester & Nashua R.R. 5s, ...	34,000	34,340 00	34,000 00
	\$346,000	\$359,570 00	\$346,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$111,329 41	3 per cent.	\$75,000 00	4½ per cent.	\$86,000 00	5½ per cent.
21,500 00	4½ "	2,660,902 00	5 "	34,250 00	6 "
267,500 00	4¾ "	118,000 00	5¼ "		

Amount invested in real estate for banking purposes, ...	\$48,500 00
Estimated value of the same, ...	50,000 00
Assessed value of the same, ...	42,900 00
Net income received from same during year ending Oct. 31, 1890, . . .	2,553 26
Number of loans which are of an amount not exceeding \$3,000 each, 635	
Aggregate amount of the same, ...	954,495 00
Total number of loans upon real estate, ...	790
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	196,888 43
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	70,785 62
year ending Oct. 31, 1890, ... } 2 per cent, {	73,471 29
Number of accounts opened during the year ending Oct. 31, 1890, . .	2,438
Number of accounts closed during the year ending Oct. 31, 1890, . .	1,491
Total number of open accounts Oct. 31, 1890, ...	15,514
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	10,195 19
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1890, ...	746,809 28
Number of same, ...	14,458
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	565,975 14
Number of same, ...	7,943
Date of examination by commissioner: September 30.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 18, 1890.

Personally appeared J. Stewart Brown, Treasurer of the Worcester Five Cents Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BURTON H. WRIGHT, *Justice of the Peace.*

WORCESTER, SS.

Nov. 18, 1890.

Personally appeared Elijah B. Stoddard, President, and Stephen Sawyer, William L. Clark, Joseph E. Davis, Henry M. Witter, S. N. Story and J. L. Chamberlain, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BURTON H. WRIGHT, *Justice of the Peace.*

WORCESTER MECHANICS' SAVINGS BANK— WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 103.

J. EDWIN SMITH, *President.*

HENRY WOODWARD, *Treasurer.*

FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. EDWIN SMITH,

T. W. HAMMOND,

JOHN D. LOVELL,

THOS. B. EATON,

JOHN H. COES.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, . . .	\$136,000 00	Deposits, ...	\$4,597,980 96
Bank stock as per schedule, . . .	614,074 94	Guaranty fund, ...	121,024 66
Loans on bank stock, ...	14,020 00	Interest account, ...	83,488 40
Railroad bonds as per schedule, . . .	150,000 00	Profit and loss ac- count, ...	19,333 62
Loan on railroad stocks, ...	3,000 00	Real estate loan ac- count, ...	58,745 50
Loans on real estate, ...	2,595,606 49		
Loans on personal security, ...	1,312,731 47		
Loans on depositors' books, ...	100 00		
Deposit in bank, on interest, ...	43,795 50		
Expense account, ...	4,119 83		
Cash on hand, ...	7,124 91		
	\$4,880,573 14		\$4,880,573 14

Cash on Deposit in Bank : —

Mechanics' National Bank, Worcester, ... \$43,795 50

Loans on Bank Stock, amount on each : —

On 10 shares Mechanics' National Bank, Worcester, ... \$900 00

On 114 shares Grafton National Bank, Grafton, ... 9,120 00

On 50 shares Westminster National Bank, Westminster, ... 4,000 00

Loan on Railroad Stock : —

On 24 shares Boston & Maine R.R., ... \$3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$7,000	\$8,260 00	\$7,000 00
City of Cambridge, Mass., 6s, .	15,000	16,950 00	15,000 00
of Fitchburg, Mass., 6s, .	10,000	10,300 00	10,000 00
of New London, Conn., 7s, .	20,000	26,600 00	20,000 00
of Norwich, Conn., 5s, .	5,000	5,600 00	5,000 00
of Providence, R. I., 4½s, .	50,000	53,000 00	50,000 00
Town of Spencer, Mass., 4s, .	25,000	25,500 00	25,000 00
City of Springfield, Mass., 7s, .	4,000	5,200 00	4,000 00
	\$136,000	\$151,410 00	\$136,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	\$3,200	\$4,512 00	\$4,537 75
186	Atlas National Bank, Boston, .	18,600	21,576 00	22,937 00
128	Boston Nat'l Bank, Boston, .	12,800	15,264 00	13,244 12
47	Blackstone Nat'l Bank, Boston, .	4,700	5,264 00	5,272 00
150	Boylston Nat'l Bank, Boston, .	15,000	20,587 50	18,925 62
13	Central Nat'l Bank, Boston, .	1,300	1,813 50	1,758 25
118	National City Bank, Boston, .	11,800	11,800 00	12,626 00
76	Columbian N'l Bank, Boston, .	7,600	9,139 00	9,572 50
5	Continental N'l Bank, Boston, .	500	636 25	608 75
200	N'l B'k of Commerce, Boston, .	20,000	27,400 00	23,700 00
210	Eliot National Bank, Boston, .	21,000	28,140 00	25,262 00
63	Faneuil Hall Nat'l B'k, Boston, .	6,300	9,040 50	8,868 75
9	Globe National Bank, Boston, .	900	911 25	848 25
123	Hamilton Nat'l Bank, Boston, .	12,300	15,006 00	15,279 12
207	N'l Hide & Leather B'k, Boston, .	20,700	26,910 00	23,379 87
118	Howard Nat'l Bank, Boston, .	11,800	13,245 50	13,348 00
100	Market Nat'l Bank, Boston, .	10,000	10,000 00	9,300 00
42	Massachusetts N'l B'k, Boston, .	4,200	4,525 50	4,455 27
146	Merchants' N'l Bank, Boston, .	14,600	22,228 50	20,289 75
7	Mt. Vernon N'l Bank, Boston, .	700	969 50	966 75
62	New England N'l B'k, Boston, .	6,200	10,555 50	8,260 25
255	North National Bank, Boston, .	25,500	36,720 00	31,250 75
106	Old Boston N'l Bank, Boston, .	10,600	12,428 50	12,713 75
197	N'l B'k of Redemption, Boston, .	19,700	27,727 75	25,270 50
109	N'l B'k of the Republic, Boston, .	10,900	18,148 50	14,277 25
200	Nat'l Revere Bank, Boston, .	20,000	26,100 00	20,965 00
50	Second Nat'l Bank, Boston, .	5,000	9,812 50	7,700 00
174	Shawmut Nat'l Bank, Boston, .	17,400	22,837 50	20,794 25
122	State National Bank, Boston, .	12,200	15,372 00	15,088 75
238	Suffolk Nat'l Bank, Boston, .	23,800	26,804 75	28,012 50
139	Tremont Nat'l Bank, Boston, .	13,900	16,218 25	15,454 00
94	National Union Bank, Boston, .	9,400	13,442 00	13,305 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
68	Washington N'l B'k, Boston, .	\$6,800	\$8,432 00	\$8,414 00
84	Central N'l Bank, Worcester, .	8,400	11,760 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	26,460 00	18,000 00
142	Citizens' N'l Bank, Worcester, .	14,200	18,460 00	18,375 00
12	First Nat'l Bank, Worcester, .	1,200	2,400 00	1,656 00
434	Mechanics' N'l B'k, Worcester, .	43,400	47,740 00	50,787 69
123	Quinsigamond National Bank, Worcester, ...	12,300	15,990 00	14,570 00
95	Worcester N'l B'k, Worcester, .	9,500	13,965 00	10,222 00
10	First N'l B'k of Clinton, Clinton, .	1,000	1,250 00	1,120 00
51	Franklin N'l Bank, Franklin, .	5,100	5,865 00	5,715 00
75	Oxford Nat'l Bank, Oxford, .	7,500	7,500 00	9,625 00
74	Millbury N'l Bank, Millbury, .	7,400	8,732 00	9,095 00
35	Southbridge National Bank, Southbridge, ...	3,500	4,453 75	3,780 00
20	Westminster National Bank, Westminster, ...	2,000	2,100 00	2,000 00
4	Leicester N'l Bank, Leicester, .	400	600 00	476 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,800 00
		\$515,300	\$663,644 00	\$614,074 94

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R. R. 4s, ...	\$50,000	\$48,500 00	\$50,000 00
Old Colony R. R. 4s, ...	50,000	52,500 00	50,000 00
Worcester & Nashua R. R. 5s, ...	50,000	52,000 00	50,000 00
	\$150,000	\$153,000 00	\$150,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,795 50	3 per cent.	\$218,000 00	4 $\frac{3}{4}$ per cent.	\$236,400 00	5 $\frac{1}{2}$ per cent.
4,477 49	4 “	3,251,817 47	5 $\frac{1}{4}$ “	500 00	6 “
143,500 00	4 $\frac{1}{2}$ “	70,763 00	5 $\frac{1}{4}$ “		

Number of loans which are of an amount not exceeding \$3,000 each,	826	
Aggregate amount of the same,		\$1,206,704 16
Total number of loans upon real estate,	1,004	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890,		220,136 50
Times for the dividends fixed by the by-laws: January 15 and July 15.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1890,	2 per cent.,	84,085 30
	2 per cent.,	86,352 58
Number of accounts opened during the year ending Oct. 31, 1890,	1,078	
Number of accounts closed during the year ending Oct. 31, 1890,	778	
Total number of open accounts Oct. 31, 1890,	7,928	
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes),		10,443 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890,		667,419 35
Number of same,	4,847	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890,		621,617 40
Number of same,	5,106	
Date of examination by commissioner: February 25.		

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, ss.

Nov. 18, 1890.

Personally appeared Henry Woodward, Treasurer of the Worcester Mechanics' Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

JOHN C. DEWEY, *Justice of the Peace.*

WORCESTER, ss.

Nov. 18, 1890.

Personally appeared J. Edwin Smith, President, and T. W. Hammond, John H. Coes, John D. Lovell, Thomas B. Eaton and Francis H. Dewey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

JOHN C. DEWEY, *Justice of the Peace.*

WORCESTER NORTH SAVINGS INSTITUTION — FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 97.

AMASA NORCROSS, *President.*

HENRY A. WILLIS, *Treasurer.*

BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AMASA NORCROSS,

WILLIAM BAKER,

JAMES F. D. GARFIELD,

ELIOTT N. CHOATE,

LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M. ; Saturday,
close at 2 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$476,818 00	Deposits, ...	\$2,857,201 59
Bank stock as per schedule, .	108,410 87	Guaranty fund, .	80,000 00
Loans on bank stock, ...	16,900 00	Profit and loss ac-	
Railroad bonds as per schedule,	110,000 00	count, ...	94,283 65
Loans on railroad stocks, . . .	2,800 00		
Railroad notes, ...	25,000 00		
Real estate by foreclosure, . .	935 64		
Loans on real estate, ...	1,631,937 52		
Loans on personal security, . .	523,445 14		
Loans to counties, cities or towns			
(notes), ...	67,000 00		
Deposits in banks, on interest, .	64,189 00		
Expense account, ...	2,133 33		
Insurance and taxes, ...	390 27		
Cash on hand, ...	1,525 47		
	\$3,031,485 24		\$3,031,485 24

Cash on Deposit in Banks, amount in each : —

Rollstone National Bank, Fitchburg, ...	\$51,000 00
National Bank of the Commonwealth, Boston, ...	13,189 00

Loans on Bank Stock, amount on each : —

On 10 shares Rollstone National Bank, Fitchburg, ...	\$1,000 00
On 140 shares Wachusett National Bank, Fitchburg, ...	14,000 00
On 8 shares Agricultural National Bank, Pittsfield, ...	} 1,900 00
On 11 shares Pittsfield National Bank, Pittsfield, ...	

Loans on Railroad Stock, amount on each : —

On 29 shares Boston & Albany R.R., ...	\$1,000 00
On 15 shares Connecticut River R.R., ...	1,800 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s, .	\$24,000	\$24,120 00	\$24,000 00
City of Abington, Mass., 4s, .	9,000	9,042 50	9,000 00
City of Boston, Mass., 6s, .	10,000	10,700 00	} 101,400 00
City of Boston, Mass., 4s, .	90,000	92,400 00	
City of Cleveland, Ohio, 7s, .	20,000	21,900 00	} 49,300 00
City of Cleveland, Ohio, 4½s, .	25,000	25,000 00	
City of Dayton, Ohio, 4s, .	25,000	25,000 00	25,000 00
City of Des Moines, Iowa, 4½s, .	25,000	25,000 00	25,000 00
Town of Danvers, Mass., 5s, .	10,000	11,500 00	10,000 00
District of Columbia 6s, .	30,000	31,050 00	30,000 00
City of Fall River, Mass., 5s, .	20,000	23,250 00	20,000 00
Town of Greenfield, Mass., 4s, .	30,000	30,000 00	30,600 00
City of Lynn, Mass., 5s, .	10,000	11,300 00	10,000 00
City of Lewiston, Me., 5s, .	10,000	11,600 00	10,000 00
City of Montpelier, Vt., 4½s, .	50,000	50,000 00	50,000 00
City of Norwich, Conn., 7s, .	20,000	27,000 00	22,400 00
City of New Bedford, Mass., 6s, .	20,000	24,150 00	21,300 00
City of Portland, Me., 6s, .	15,000	17,850 00	15,593 00*
Town of Rockland, Mass., 4s, .	8,000	8,031 25	8,000 00
City of Springfield, Mass., 7s, .	5,000	5,225 00	5,225 00
Town of Wayland, Mass., 5s, .	10,000	10,800 00	10,000 00
	\$466,000	\$494,918 75	\$476,818 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$11,600 00	\$10,000 00
100	Boston National Bank, Boston, .	10,000	11,925 00	10,000 00
50	Blackstone N'l Bank, Boston, .	5,000	5,600 00	5,406 25
100	National City Bank, Boston, .	10,000	10,000 00	10,689 00
100	N'l B'k of Commerce, Boston, .	10,000	13,700 00	10,487 50
50	Continental N'l B'k, Boston, .	5,000	6,362 50	5,687 50
50	Nat'l Eagle Bank, Boston, .	5,000	5,400 00	5,200 00
25	Fitchburg N'l B'k, Fitchburg, .	2,500	3,750 00	3,950 00
50	Merchants' N'l Bank, Boston, .	5,000	7,612 50	6,390 25
200	Rollstone N'l B'k, Fitchburg, .	20,000	30,000 00	29,811 50
50	Tremont Nat'l Bank, Boston, .	5,000	5,825 00	5,788 87
50	Nat'l Webster Bank, Boston, .	5,000	5,100 00	5,000 00
		\$92,500	\$116,875 00	\$108,410 87

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 7s, . . .	\$10,000	\$10,300 00	\$10,000 00
Fitchburg R.R. 4s, ...	25,000	25,000 00	} 60,000 00
Fitchburg R.R. 5s, ...	35,000	37,150 00	
Vermont & Massachusetts R.R. 5s, .	40,000	42,800 00	40,000 00
	\$110,000	\$115,250 00	\$110,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$952 78	0 per cent.	\$17,000 00	4½ per cent.	\$802,260 02	5 per cent.
64,189 00	2½ "	488,500 00	4½ "	679,722 44	5½ "
50,000 00	4 "	157,500 00	4¾ "	71,147 42	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise, ...	\$935 64
Assessed value of the same, ...	850 00
Number of loans which are of an amount not exceeding \$3,000 each, 617	
Aggregate amount of the same, ...	720,827 70
Total number of loans upon real estate, ...	695
Amount of investments from which no income is received, ...	1,888 42
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	143,652 11
Times for the dividends fixed by the by-laws, January 1 and July 1.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	51,570 59
year ending Oct. 31, 1890, ... } 2 per cent., {	53,224 83
Number of accounts opened during the year ending Oct. 31, 1890, ...	1,472
Number of accounts closed during the year ending Oct. 31, 1890, ...	1,052
Total number of open accounts Oct. 31, 1890, ...	7,543
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	7,201 46
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	583,031 31
Number of same, ...	6,968
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	507,293 54
Number of same, ...	4,835
Date of examination by commissioner: September 12.	

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER, SS.

Nov. 10, 1890.

Personally appeared Henry A. Willis, Treasurer of the Worcester North Savings Institution, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

BENJAMIN F. WALLIS, *Justice of the Peace.*

WORCESTER, SS.

Nov. 10, 1890.

Personally appeared Harris C. Hartwell, Vice-President, and James F. D. Garfield, William Baker, George Robbins, Louis D. Bartlett, and E. Foster Bailey, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

BENJAMIN F. WALLIS, *Justice of the Peace.*

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 38.

D. L. GILLETT, *President.*

CHAS. L. WELLER, *Treasurer.*

HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

D. L. GILLETT,

O. B. PARKS,

L. R. NORTON,

M. L. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.; also on the tenth days of
January, April, July and October, 7 to 8.30 P.M.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$148,900 00	Deposits, ...	\$955,299 74
Bank stock as per schedule, .	34,506 00	Guaranty fund, .	24,474 18
Loans on bank stock, ...	6,775 00	Interest account, .	2,604 28
Railroad bonds as per schedule,	90,000 00	Profit and loss ac-	
Loans on railroad stocks, . . .	1,075 00	count, ...	2,705 47
Railroad notes, ...	40,000 00		
Real estate by foreclosure, . .	1,560 00		
Loans on real estate, ...	424,449 47		
Loans on personal security, . .	104,838 33		
Loans to counties, cities or towns			
(notes), ...	4,000 00		
Loans on depositors' books, . .	860 00		
Deposits in banks, on interest, .	110,651 54		
Deposits in bank, not on interest,	15,682 30		
Expense account, ...	448 21		
Cash on hand, ...	1,337 82		
	\$985,083 67		\$985,083 67

Cash on Deposit in Banks, amount in each :—

Agawam National Bank, Springfield, ...	\$10,000 00
Third National Bank, Springfield, ...	20,000 00
City National Bank, Springfield, ...	20,000 00
First National Bank, Springfield, ...	30,000 00
City National Bank, Holyoke, ...	15,000 00
First National Bank, Easthampton, ...	10,000 00
Springfield Safe Deposit and Trust Company, Springfield, ...	5,651 54
Hampden National Bank, Westfield, ...	15,682 30

Loans on Bank Stock, amount on each :—

On 30 shares Hampden National Bank, Westfield, ...	\$3,000 00
On 4 shares Hampden National Bank, Westfield, ...	125 00
On 9 shares Hampden National Bank, Westfield, ...	800 00
On 5 shares Hampden National Bank, Westfield, ...	500 00
On 3 shares Hampden National Bank, Westfield, ...	300 00
On 13 shares Hampden National Bank, Westfield, ...	400 00
On 3 shares Hampden National Bank, Westfield, ...	300 00
On 2 shares Hampden National Bank, Westfield, ...	200 00
On 2 shares Hampden National Bank, Westfield, ...	50 00
On 1 share First National Bank, Westfield, ...	100 00
On 15 shares First National Bank, Westfield, ...	1,000 00

Loans on Railroad Stock, amount on each :—

On 2 shares Boston & Albany R.R., ...	\$175 00
On 2 shares Boston & Albany R.R., ...	200 00
On 7 shares Boston, Revere Beach & Lynn R.R., ...	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, ...	\$5,000	\$5,050 00	\$5,000 00
of East Saginaw, Mich., 4s, ...	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 5s, ...	20,000	22,000 00	21,900 00
of Northampton, Mass., 6s, ...	1,000	1,005 00	1,000 00
of Peoria, Ill., 4s, ...	10,000	10,000 00	10,000 00
of Saginaw, Mich., 5s, ...	10,000	10,290 00	10,000 00
United States, 4s, ...	56,000	68,880 00	56,000 00
Town of Westfield, Mass., 4s, ...	35,000	35,700 00	35,000 00
	\$147,000	\$162,925 00	\$148,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
53	Hampden N'l B'k, Westfield, ...	\$5,300	\$7,950 00	\$7,975 00
76	First Nat'l Bank, Westfield, ...	7,600	10,260 00	10,726 00
40	First Nat'l Bank, Springfield, ...	4,000	5,600 00	6,100 00
12	Agawam N'l B'k, Springfield, ...	1,200	1,380 00	1,560 00
50	Hampshire County National, Bank, Northampton, ...	5,000	6,250 00	6,000 00
13	Chicopee N'l B'k, Springfield, ...	1,300	2,145 00	2,145 00
		\$24,400	\$33,585 00	\$34,506 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$4,000	\$4,320 00	\$4,000 00
Boston & Albany R.R. 7s, . . .	39,000	39,975 00	39,000 00
Boston & Maine R.R. 7s, . . .	2,000	2,160 00	2,000 00
Boston, Winthrop & Shore R.R. 5s, .	14,000	15,400 00	14,000 00
Boston & Providence R.R. 7s, . .	6,000	6,420 00	6,000 00
Old Colony R.R. 7s, ...	5,000	5,425 00	5,000 00
Old Colony R.R. 6s, ...	20,000	22,140 00	20,000 00
	\$90,000	\$95,840 00	\$90,000 00

Total Amount of Loans with Each Specified Rate of Interest, including Deposits in Banks on Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$150,651 54	4 per cent.	\$5,000 00	4½ per cent.	\$536,997 80	5 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,560 00
Assessed value of the same, ...	1,456 00
Net income received from same during year ending Oct. 31, 1890, . . .	50
Number of loans which are of an amount not exceeding \$3,000 each, . .	216
Aggregate amount of the same, ...	241,483 33
Total number of loans upon real estate, ...	209
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1890, ...	45,824 91
Times for the dividends fixed by the by-laws : January 10 and July 10.	
Rate and amount of each semi-annual dividend during the } 2 per cent., {	17,369 00
year ending Oct. 31, 1890, ... } 2 per cent., {	18,042 38
Number of accounts opened during the year ending Oct. 31, 1890, . . .	422
Number of accounts closed during the year ending Oct. 31, 1890, . . .	313
Total number of open accounts Oct. 31, 1890, ...	2,316
Total expenses of the corporation for the year ending Oct. 31, 1890 (exclusive of taxes), ...	1,322 64
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1890, ...	205,979 59
Number of same, ...	1,859
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1890, ...	187,668 44
Number of same, ...	1,568
Date of examination by commissioner : January 13.	

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN, SS.

Nov. 21, 1890.

Personally appeared Chas. L. Weller, Treasurer of the Woronoco Savings Bank, and made oath that the foregoing statement, by him subscribed, is a true and correct statement of all the resources and liabilities of said institution, and that the answers made by him to the foregoing interrogatories contain the whole truth in reference to the matters to which they relate, according to his best knowledge and belief.

Before me,

O. C. TOWLE, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 21, 1890.

Personally appeared D. L. Gillett, President, and M. L. Robinson, F. S. Dewey, Jr., O. A. Granger, L. R. Norton, Thos. Kniel and O. B. Parks, trustees of said corporation, and severally made oath that the annexed report is correct, according to their best knowledge and belief.

Before me,

HERBERT LYMAN, *Justice of the Peace.*

CONSOLIDATED BALANCE SHEET,

OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Public funds :—			
United States bonds, ...	\$1,430,450 00	Deposits, ...	\$353,592,937 24
State, county, city and town bonds, ...	42,083,372 19	Guaranty fund, ...	12,065,104 85
Loans on public funds, ...	788,315 00	Earnings undivided, ...	6,329,319 60
Bank stock, ...	28,120,754 43	Sundry liabilities, ...	489,206 72
Loans on bank stock, ...	1,762,731 18		
Railroad bonds, ...	31,004,233 26		
Loans on railroad bonds, ...	947,200 00		
Loans on railroad stocks, ...	1,158,537 00		
Railroad notes, ...	3,730,000 00		
Real estate (for banking purposes), ...	2,500,035 43		
Real estate by foreclosure, ...	1,548,033 33		
Loans on real estate, ...	143,353,045 85		
Loans on personal security, ...	93,862,179 24		
Loans to counties, cities or towns (notes), ...	8,870,920 48		
Loans on depositors' books, ...	57,603 46		
Deposits in banks, on interest, ...	9,696,450 24		
Deposits in banks, not on interest, ...	392,770 52		
Sundry assets,*	567,093 39		
Cash on hand, ...	602,843 41		
	\$372,476,568 41		\$372,476,568 41

* This item consists of interest, premium and expense accounts, stocks taken to secure indebtedness, etc.

Gross amount of interest or profits received or earned during the year ending Oct. 31, 1890, ...	\$17,628,701 55
Aggregate amount of ordinary dividends for the year ending Oct. 31, 1890, ...	13,091,807 17
Average rate of ordinary dividends for the year ending Oct. 31, 1890, 4.08+ per cent.	
Aggregate amount of extra dividends for the year ending Oct. 31, 1890, ...	185,789 91

Rate of Ordinary Dividends paid by One Hundred and Seventy-eight Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
151 . . .	4 per cent.	18 . . .	4½ per cent.	3 . . .	5 per cent.
3 . . .	4¼ "	3 . . .	4¾ "		

*Total Amount of Loans with Each Specified Rate of Interest, including
Deposits in Banks on Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$233,611 14	0 per cent.	\$4,500 00	3 9-10 per cent.	\$2,678,213 00	5¼ per cent.
1,571 27	1½ "	75,000 00	3 15-16 "	80,000 00	5⅝ "
408,674 20	2 "	23,395,984 98	4 "	20,465,417 18	5½ "
2,665,316 20	2½ "	519,000 00	4⅛ "	45,000 00	5⅝ "
142,169 77	2¾ "	15,000 00	4 3-16 "	195,127 02	5¾ "
1,865,005 54	3 "	4,552,927 21	4¼ "	31,765,498 54	6 "
29,926 54	3¼ "	38,500 00	4 5-16 "	43,500 00	6¼ "
50,000 00	3⅝ "	1,219,000 00	4⅜ "	984,149 51	6½ "
1,171,510 48	3½ "	36,414,849 68	4½ "	225,000 00	6 6-10 "
19,335 05	3 9-16 "	1,667,500 00	4⅝ "	2,064,975 83	7 "
30,000 00	3 6-10 "	21,415,210 00	4¾ "	67,713 61	7 3-10 "
124,500 00	3⅝ "	1,460,500 00	4⅞ "	26,000 00	7½ "
1,047,200 00	3¾ "	105,935,422 50	5 "	49,573 21	8 "
924,600 00	3⅞ "	110,000 00	5⅛ "		
				\$264,226,982 45	

Number of loans which are of an amount not exceeding

\$3,000 each, ... 51,060

Aggregate amount of the same, ... \$56,076,584 62

Total number of loans upon real estate, ... 55,945

Number of accounts opened during the year ending Oct. 31,
1890, ... 173,091

Number of accounts closed during the year ending Oct. 31,
1890, ... 119,178

Total number of open accounts Oct. 31, 1890, . . . : 1,083,817

Total amount of expenses for the year ending Oct. 31, 1890
(exclusive of taxes), ... 850,978 56

Number of deposits, not including dividends, received during
the year ending Oct. 31, 1890, ... 1,060,877

Aggregate amount of the same, ... 73,023,703 64

Number of withdrawals, including dividends, during the year
ending Oct. 31, 1890, ... 725,751

Aggregate amount of the same, ... 65,065,778 43

Reconciliation of Total Deposits with those of Oct. 31, 1889.

Total deposits Oct. 31, 1889, ...	\$332,723,688 59	
Deposits during the year, ...	73,023,703 64	
Ordinary dividends during the year, ...	13,091,807 17	
Extra dividends during the year, ...	185,789 91	
		\$419,024,989 31
Amount withdrawn during the year, ...	\$65,065,778 43	
Amount charged to deposits by Framingham Sav- ings Bank,*	356,828 79	
Variations,†	9,444 85	
Total deposits Oct. 31, 1890, ...	353,592,937 24	
		\$419,024,989 31

* See explanatory reference on page 203.

† Arising from adjustment of dividends uncompleted at date of last report.

COMPARATIVE AGGREGATES.

	1889. One hundred and seventy-seven Banks.	1890. One hundred and seventy-nine Banks.	Increase.	Decrease.
Number of open accounts, ...	1,029,694	1,083,817	54,123	-
Amount of deposits, ...	\$332,723,688 59	\$353,592,937 24	\$20 869,248 65	-
Number of deposits (not including dividends), ...	992,376	1,060,877	68,501	-
Amount of same, ...	\$67,609,338 47	\$73,023,703 64	\$5,414,365 17	-
Number of withdrawals (including dividends), ...	697,220	725,751	28,531	-
Amount of same, ...	\$62,587,549 77	\$65,065,778 43	\$2,478,228 66	-
Number of accounts opened, ...	163,885	173,091	9,206	-
Number of accounts closed, ...	116,796	119,178	2,382	-
Amount of undivided earnings, ...	\$6,037,372 56	\$6,329,319 60	\$291,947 04	-
Amount of guaranty fund, ...	10,920,231 29	12,065,104 85	1,144,873 56	-
Public funds, ...	41,643,023 44	43,513,822 19	1,870,798 75	-
Loans on public funds, ...	458,670 00	788,315 00	329,645 00	-
Bank stock, ...	27,815,381 48	28,120,754 43	305,372 95	-
Loans on bank stock, ...	1,572,199 50	1,762,731 18	190,531 68	-
Railroad bonds, ...	29,079,805 71	31,004,233 26	1,924,427 55	-

Loans on railroad bonds, ...	246,040 00	947,200 00	701,160 00	-
Loans on railroad stock, ...	679,835 00	1,158,537 00	478,702 00	-
Railroad notes, ...	3,825,000 00	3,730,000 00	-	\$95,000 00
Real estate for banking purposes, ...	2,504,812 44	2,500,035 43	-	4,777 01
Real estate by foreclosure, ...	1,753,937 92	1,548,033 33	-	205,904 59
Assessed value of the same, ...	1,777,216 00	1,639,259 00	-	137,957 00
Loans on mortgage of real estate, ...	134,936,534 41	143,353,045 85	8,416,511 44	-
Loans on personal security, ...	83,390,705 21	93,862,179 24	10,471,474 03	-
Loans to counties, cities and towns, ...	8,703,368 64	8,870,920 48	167,551 84	-
Deposits in banks, on interest, ...	11,265,078 41	9,696,450 24	-	1,568,628 17
Deposits in banks, not on interest, ...	543,826 15	392,770 52	-	151,055 63
Cash on hand, ...	646,602 28	602,843 41	-	43,758 87
Aggregate amount of earnings, ...	16,919,069 80	17,628,701 55	709,631 75	-
Aggregate amount of ordinary dividends, ...	12,359,518 48	13,091,807 17	732,288 69	-
Average rate of ordinary dividends, ...	4.08+ per cent.	4.08+ per cent.	-	-
Number of loans not exceeding \$3,000 each, ...	48,652	51,060	2,408	-
Amount of the same, ...	\$53,253,337 48	\$56,076,584 62	\$2,823,247 14	-
Total expenses (exclusive of taxes), ...	827,619 16	850,978 56	23,359 30	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1890, inclusive.
(Returns first required by Acts 1834, Chapter 190.)

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Percentage of Increase.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Percentage of Increase.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834, .	22	24,256	—	—	\$3,407,773 00	\$—	—	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835, .	27	27,232	2,976	12	3,921,370 00	\$513,597 00	15	143 99	—	—	12,066 00	.0033
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	—	—	14,413 00	.0033
1837, .	30	32,564	2,778	9½	4,781,426 00	400,848 00	9½	146 51	—	—	17,504 00	.0033
1838, .	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	—	—	18,329 00	.0033
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15½	152 86	—	—	17,204 00	.0033
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3½	157 98	737,609	7 88	17,952 00	.0033
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	—	—	19,248 00	.0033
1842, .	—	42,587	1,164	2½	6,900,451 00	186,270 00	2½	162 03	—	—	—	.0029
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	—	—	20,777 00	.0029
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	—	—	22,688 00	.0029
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18½	168 66	—	—	27,017 00	.0029
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	8½	169 82	—	—	29,307 00	.0029
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	—	—	34,490 00	.0029
1848, .	41	69,894	1,582	2	11,970,448 00	189,635 00	1½	171 26	—	—	36,405 00	.0029
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1	169 08	—	—	37,361 00	.0029
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	13 73	41,681 00	.0026
1851, .	45	86,537	7,715	9½	15,554,039 00	1,894,065 00	14	179 73	—	—	43,707 00	.0026
1852, .	53	97,353	10,816	12½	18,401,088 00	2,847,219 00	12	189 01	—	—	49,380 00	.0026
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	—	—	59,071 00	.0026
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	—	—	63,471 00	.0026
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4½	184 10	1,132,369	24 12	77,757 00	.0028
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10½	184 15	—	—	89,309 00	.0028
1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8½	186 13	—	—	102,027 00	.0028

1858,	86	182,655	5,280	3	33,914,972	00	899,215	00	2 $\frac{3}{4}$	185	67	-	-	105,339	00	.0028
1859,	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419	00	5,509,647	00	16	191	93	-	-	107,951	00	.0028
1860,	89	230,068	24,659	12 $\frac{1}{2}$	45,054,236	00	5,629,817	00	14 $\frac{1}{2}$	195	83	1,232,065	35 59	112,264	00	.0027
1861,	93	225,038	5,010 $\frac{1}{2}$	2 $\frac{1}{2}$	44,785,439	00	268,797	00 $\frac{1}{2}$	3 $\frac{1}{2}$	198	99	-	-	120,886	00	.0027
1862,	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674	00	5,618,235	00	12 $\frac{1}{2}$	202	50	-	-	135,783	00	.0029
1863,	95	272,219	23,319	9 $\frac{1}{2}$	56,883,828	00	6,480,154	00	12 $\frac{1}{2}$	208	92	-	-	140,713	00	.0033
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10	214	52	-	-	184,739	77	.0032
1865,	102	291,488	128 $\frac{1}{2}$	-	59,936,482	52	2,621,121	78 $\frac{1}{2}$	41 $\frac{1}{2}$	205	62	1,267,329	47 29	203,348	56	.0031
1866,	102	316,853	25,365	8 $\frac{3}{4}$	67,732,264	31	7,795,281	79	13	213	76	-	-	219,257	03	.0030
1867,	108	348,593	31,740	10	80,431,583	71	12,699,319	40	18 $\frac{1}{2}$	230	73	-	-	254,225	79	.0027
1868,	115	383,094	34,501	10 $\frac{1}{2}$	94,838,336	54	14,406,752	83	18	247	55	-	-	297,527	60	.0026
1869,	130	431,769	48,675	12 $\frac{1}{2}$	112,119,016	64	17,280,680	10	18 $\frac{1}{2}$	259	67	-	-	339,271	57	.0029
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277	71	1,457,352	93 14	375,734	09	.0027
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20 $\frac{1}{2}$	291	52	-	-	429,080	09	.0026
1872,	172	630,246	69,045	12 $\frac{3}{4}$	184,797,313	92	21,093,236	38	12 $\frac{1}{2}$	293	21	-	-	469,681	80	.0025
1873,	175	666,229	35,983	5 $\frac{1}{2}$	202,195,343	70	17,398,029	78	8 $\frac{1}{2}$	303	49	-	-	547,518	83	.0026
1874,	179	702,099	35,870	5 $\frac{1}{2}$	217,452,120	84	15,256,777	14	7 $\frac{1}{2}$	309	71	-	-	644,682	68	.0029
1875,	180	720,639	18,540	2 $\frac{1}{2}$	237,848,963	21	20,396,842	37	9 $\frac{1}{2}$	330	05	1,651,652	144 00	661,503	92	.0027
1876,	180	739,289	18,650	2 $\frac{1}{2}$	243,340,642	75	5,491,679	54	24	329	15	-	-	657,858	72	.0027
1877,	179	739,757	468	-	244,596,614	18	1,255,971	43	1 $\frac{1}{2}$	330	64	-	-	671,728	23	.00275
1878,	168	674,251	65,506 $\frac{1}{2}$	9 $\frac{1}{2}$	209,860,631	18	34,735,983	00 $\frac{1}{2}$	14 $\frac{1}{2}$	311	25	-	-	606,550	23	.00289
1879,	166	675,555	1,304	$\frac{1}{2}$	206,378,709	53	3,481,921	65 $\frac{1}{2}$	1 $\frac{3}{4}$	305	50	-	-	590,820	18	.00286
1880,	164	706,395	30,840	4 $\frac{1}{2}$	218,047,922	37	11,669,212	84	5 $\frac{1}{2}$	308	68	1,783,086	122 29	581,274	35	.00271
1881,	165	738,951	32,556	4 $\frac{1}{2}$	230,444,479	10	12,396,556	73	5 $\frac{3}{4}$	311	85	-	-	617,672	51	.00268
1882,	166	772,518	33,567	4 $\frac{5}{10}$	241,311,362	49	10,866,883	39	4 $\frac{7}{10}$	312	37	-	-	619,829	24	.00257
1883,	168	806,010	33,492	4 $\frac{3}{8}$	252,607,593	02	11,296,230	53	4 $\frac{6}{10}$	313	40	-	-	650,247	92	.00257
1884,	168	826,008	19,998	2 $\frac{4}{8}$	262,720,146	97	10,112,553	95	4	318	06	-	-	658,690	60	.00257
1885,	171	848,787	22,779	2 $\frac{1}{2}$	274,998,412	93	12,278,265	96	4 $\frac{3}{8}$	323	99	1,941,465	141 64	674,561	84	.00245
1886,	172	906,039	57,252	6 $\frac{3}{8}$	291,197,900	96	16,199,488	03	5 $\frac{8}{10}$	321	40	-	-	698,087	72	.00239
1887,	173	944,778	38,739	4 $\frac{2}{10}$	302,948,624	08	11,750,723	12	4 $\frac{1}{10}$	320	66	-	-	747,295	32	.00247
1888,	176	983,202	38,424	4 $\frac{2}{8}$	315,185,070	57	12,236,446	49	4 $\frac{1}{10}$	320	57	-	-	783,158	82	.00248
1889,	177	1,029,694	46,492	4 $\frac{7}{10}$	332,723,688	59	17,538,618	02	5 $\frac{5}{10}$	323	13	-	-	827,619	26	.00249
1890,	179	1,083,817	54,123	5 $\frac{1}{4}$	353,592,937	24	20,869,248	65	6 $\frac{1}{10}$	326	24	2,238,943	157 92	850,978	56	.00241

† Nearly.

† Decrease.

* In 1830.



ABSTRACT OF THE ANNUAL REPORTS

OF

SAFE DEPOSIT, LOAN

AND

TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881.

S. ENDICOTT PEABODY, *President.*

E. A. COFFIN, *Treasurer.*

N. W. JORDAN, *Actuary.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Railroad bonds, ...	\$456,930 59	Capital stock, ...	\$1,000,000 00
Railroad stocks, ...	10,189 43	Surplus fund, ...	300,000 00
Loans to corporations, ...	323,092 43	Earnings undivided, ...	77,948 24
Time loans with collaterals, ...	968,631 29	Profit and loss, ...	18,500 00
Demand loans with collaterals, ...	1,726,880 72	Deposits :—	
Notes of individuals or firms, ...	112,667 06	Subject to check, ...	2,298,811 90
Expense account, ...	12,623 77	For payment of coupons, etc., ...	46,691 36
Miscellaneous bonds, ...	53,100 00	Certificates of deposit, ...	203,709 31
Miscellaneous stocks, ...	9,797 50	Sinking funds, railroads, ...	27,194 75
Cash :—		Sinking funds, corporations, ...	563 84
In office, ...	28,118 54	Dividends unpaid, ...	372 00
In banks, ...	271,760 07		
	\$3,973,791 40		\$3,973,791 40

Date of examination by commissioners : December 16.

SUFFOLK, SS.

Nov. 4, 1890.

Personally appeared N. W. Jordan, Actuary of the above-named company, and made oath that the foregoing statement, by him subscribed, is true, to the best of his knowledge and belief.

Before me,

CHAS. H. BOWEN, *Notary Public.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors of the American Loan and Trust Company.

FRED'K L. AMES,

HENRY D. HYDE,

OLIVER AMES,

J. Q. ADAMS,

S. E. PEABODY,

WM. MINOT, Jr.,

DAVID P. KIMBALL,

A. L. COOLIDGE.

BAY STATE TRUST COMPANY — BOSTON.

Incorporated April 4, 1887.

F. W. HUNNEWELL, *President*.ALFRED RODMAN, *Actuary*.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Railroad bonds, ...	\$96,237 50	Capital stock, ...	\$200,000 00
Loans to corporations, ...	367,000 00	Profit and loss, ...	24,811 07
Time loans with collaterals, ...	431,300 00	Interest, ...	19,801 32
Demand loans with collaterals, ...	292,400 00	Deposits: —	
Notes of individuals or firms, ...	25,000 00	Subject to check, ...	1,221,134 54
Expense account, ...	8,109 39	For payment of coupons, etc., ...	4,867 50
Safe deposit vaults, ...	38,724 63	Commissions, ...	1,037 32
Miscellaneous bonds, ...	24,281 25	Rents (deposit vaults), ...	3,279 75
Cash: —			
In office, ...	33,990 25		
In banks, ...	157,888 48		
	<u>\$1,474,931 50</u>		<u>\$1,474,931 50</u>

Date of examination by commissioners: July 25.

SUFFOLK, SS.

BOSTON, Nov. 7, 1890.

Personally appeared Alfred Rodman, Actuary, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

E. HAYWARD FERRY, *Notary Public*.F. W. HUNNEWELL, *President*,

CHARLES U. COTTING,

F. HAVEN, Jr.,

T. JEFFERSON COOLIDGE, Jr.,

LUCIUS M. SARGENT,

STEPHEN M. WELD,

HENRY S. HOVEY,

FREDERICK L. AMES,

WALTER HUNNEWELL,

GEO. P. GARDNER,

ABBOTT LAWRENCE,

SAMUEL C. COBB,

SUFFOLK, SS.

BOSTON, Nov. 7, 1890.

The persons named in the foregoing return, directors of the Bay State Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them, to the best of their knowledge and belief.

Before me,

ALFRED RODMAN, *Justice of the Peace*.

B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY—FALL RIVER.

Incorporated March 16, 1887.

JOHN S. BRAYTON, *President.*

ARTHUR W. ALLEN, *Treasurer.*

BALANCE SHEET, NOVEMBER 1, 1890.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$26,500 00	Capital stock, . . .	\$200,000 00
Railroad bonds, . . .	59,740 00	Earnings undivided, . . .	12,074 12
Loans on real estate, . . .	7,800 00	Profit and loss, . . .	11,623 01
Loans to corporations, . . .	672,500 00	Deposits:—	
Time loans with collaterals, . . .	31,705 38	Subject to check, . . .	891,549 31
Demand loans with collaterals, . . .	32,700 00		
Notes of individuals or firms, . . .	174,238 53		
Cash:—			
In office, ...	49,062 53		
In banks, ...	61,000 00		
	<u>\$1,115,246 44</u>		<u>\$1,115,246 44</u>

Date of examination by commissioner: August 15.

BRISTOL, SS.

FALL RIVER, NOV. 3, 1890.

Personally appeared Arthur W. Allen, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEORGE A. BALLARD, *Justice of the Peace.*

BRISTOL, SS.

FALL RIVER, NOV. 3, 1890.

Personally appeared John S. Brayton, President, Thomas E. Brayton, Andrew J. Borden, E. L. Anthony, David A. Brayton, Jr., Byron W. Anthony, Andrew Borden and Phillip Borden, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Treasurer, and that they believe said statement to be true.

Before me,

GEORGE A. BALLARD.

BOSTON SAFE DEPOSIT AND TRUST COMPANY—BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.*FRANK C. MILES, *Treasurer.*

BALANCE SHEET, NOVEMBER 10, 1890.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$100,000 00	Capital stock, . . .	\$1,000,000 00
City bonds, ...	557,000 00	Surplus fund, . . .	500,000 00
Railroad bonds, ...	361,000 00	Profit and loss, . . .	78,178 91
Railroad notes, ...	170,000 00	Income, ...	124,573 76
Loans on real estate, . . .	307,000 00	Deposits : —	
Time loans with collaterals, .	2,942,659 10	Subject to check, . .	4,681,375 00
Demand loans with collaterals, .	1,329,591 81	For payment of coupons, etc., ...	27,993 02
Expenses and taxes, ...	34,944 08	Certificates of deposit, .	229,640 00
Cash : —		Special trusts, . . .	100,891 97
In office, ...	220,452 25	Trust funds, ...	77,456 81
In banks, ...	797,462 23		
	<u>\$6,820,109 47</u>		<u>\$6,820,109 47</u>

Trust Department.

United States bonds, ...	\$114,882 56	In trust under wills and trust agreements, ...	\$2,417,587 81
State bonds, ...	2,000 00	Income, ...	12,937 71
City, county and town bonds, .	95,450 62		
Bank stocks, ...	35,973 25		
Railroad bonds, ...	273,855 54		
Railroad stocks, ...	444,349 62		
Loans on real estate, ...	1,019,057 12		
Notes, with collaterals or sureties, .	31,514 32		
Water works bonds, ...	7,000 00		
Manufacturing stocks, ...	169,601 00		
Steamship Company stock, . . .	4,750 00		
Boston Music Hall stock, . . .	200 00		
Massachusetts Hospital Life Insurance Company, in trust, . .	70,000 00		
Real estate, etc., ...	64,680 00		
Gas Light Company stock, . . .	3,850 00		
Deposits in savings banks, . . .	15,904 68		
Cash, principal, ...	64,519 10		
Cash, income, ...	12,937 71		
	<u>\$2,430,525 52</u>		<u>\$2,430,525 52</u>

Date of examination by commissioners : November 13.

F. M. STONE.

NATHANIEL J. RUST.

W. E. PUTNAM.

SOLOMON LINCOLN.

DANIEL NEEDHAM.

JOHN FELT OSGOOD.

BENJ. F. STEVENS.

GERARD C. TOBEY.

OTIS NORCROSS.

FREDERIC W. LINCOLN.

FRANK G. WEBSTER.

HENRY S. SHAW.

SUFFOLK, SS.

Nov. 12, 1890.

Then personally appeared the above named, a majority of the directors of the Boston Safe Deposit and Trust Company, and made oath to the truth of the statement above, by them subscribed.

Before me,

FRANK C. MILES, *Justice of the Peace.*

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879.

JOHN M. GRAHAM, *President.*HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
City, county and town bonds, ...	\$8,118 75	Capital stock, ...	\$500,000 00
Railroad bonds, ...	512,800 40	Surplus fund, ...	500,000 00
Railroad stocks, ...	26,777 48	Earnings undivided, ...	130,719 19
Loans on real estate, ...	59,483 70	Profit and loss, ...	107,934 53
Real estate owned, ...	216,326 53	Deposits :—	
Loans to corporations, ...	1,394,502 43	Subject to check, ...	4,825,196 82
Time loans with collaterals, ...	1,312,050 52	For payment of coupons, etc., ...	19,813 39
Demand loans with collaterals, ...	1,088,667 68	Certificates of deposit, ...	303,048 35
Notes of individuals or firms, ...	1,085,375 44	Sinking funds, corporations, ...	88,620 18
Expense account, ...	12,472 64	Dividends unpaid, ...	980 00
Miscellaneous bonds and stocks, ...	80,467 50		
Sinking fund bonds, ...	71,016 15		
Cash :—			
In office, ...	116,416 71		
In banks, ...	491,836 53		
	\$6,476,312 46		\$6,476,312 46

Trust Department.

United States bonds, ...	\$3,000 00	Trust accounts, ...	\$1,376,219 37
City, county and town bonds, ...	140,300 00	Income, ...	7,227 22
Bank stocks, ...	21,782 13		
Railroad bonds, ...	386,089 50		
Railroad stocks, ...	435,879 90		
Notes of corporations, ...	80,000 00		
Stock of corporations (special trusts), ...	182,300 00		
Cash on hand and in banks, ...	74,095 06		
Endowments, ...	60,000 00		
	\$1,383,446 59		\$1,383,446 59

Date of examination by commissioners : December 18.

I, Henry L. Jewett, Secretary of the above-named company, do solemnly swear that the foregoing statement is true, to the best of my knowledge and belief.

HENRY L. JEWETT.

Subscribed and sworn to before me this first day of November, 1890.

WILLIAM CLAFLIN, *Justice of the Peace.*

We hereby certify that the foregoing statement has been verified by the undersigned, a majority of the board of directors of the International Trust Company.

JOHN M. GRAHAM,

WILLIAM T. PARKER,

WILLIAM CLAFLIN,

LYMAN NICHOLS,

THOS. F. TEMPLE,

R. M. MORSE, Jr.

PATRICK A. COLLINS,

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887.

JOHN MACNAIR, *President.*J. E. JENKINS, *Treasurer.*

BALANCE SHEET, NOVEMBER 10, 1890.

ASSETS.		LIABILITIES.	
State bonds, ...	\$15,000 00	Capital stock, . . .	\$100,000 00
Bank stock, ...	5,664 00	Surplus fund, . . .	10,000 00
Loans on real estate, ...	48,090 00	Profit and loss, . . .	10,812 66
Loans to corporations, ...	2,500 00	Deposits, ...	512,338 72
Time loans with collaterals, ...	142,190 29	Certificates of deposit, ...	1,027 28
Demand loans with collaterals, ...	12,900 00		
Notes of individuals or firms, ...	288,031 30		
Expense account, ...	5 35		
Premium account, ...	1,237 50		
Safe deposit vaults and furniture, ...	25,000 00		
Cash:—			
In office, ...	12,016 15		
In banks, ...	81,544 07		
	<u>\$634,178 66</u>		<u>\$634,178 66</u>

Date of examination by commissioner: May 9.

Essex, ss.

Nov. 11, 1890.

Personally appeared James E. Jenkins, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

M. W. HAWKES, *Justice of the Peace.*

Essex, ss.

Nov. 11, 1890.

Personally appeared John Macnair, President, and H. B. Sprague, G. E. Barnard, A. B. Martin, M. J. Worthley, John E. Donallan, J. E. Jenkins, S. F. Breed, Chas. B. Oliver, G. A. Creighton, C. H. Baker, John W. Healey, John F. Swain and Charles H. Ingalls, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Treasurer, and that they believe said statement to be true.

Before me,

M. W. HAWKES, *Justice of the Peace.*

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY — BOSTON.

Incorporated Feb. 24, 1818.

WILLIAM MINOT, *President.*

SAMUEL C. COBB, *Actuary.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Mortgages, ...	\$9,134,243 45	Capital stock, ...	\$500,000 00
Municipal bonds, ...	75,000 00	Surplus fund, ...	98,373 06
Bank stock, ...	130,700 00	Earnings undivided, ...	1,036,994 80
Railroad bonds, ...	2,771,000 00	Deposits, ...	19,584,012 66
Railroad stocks and notes, ...	694,200 00	Insurance on lives, ...	1,262 08
Real estate, ...	650,000 00	Annuities on lives, ...	599,794 32
Personal and collateral loans, ...	7,297,100 00	Mortgage guarantee fund, ...	71,500 00
Expense account, ...	23,104 62	New building account, ...	21,748 63
Taxes paid, ...	25,550 36		
Shares in capital stock purchased and awaiting investment, ...	5,600 00		
Cash : —			
In banks, ...	477,187 12		
	<u>\$21,913,685 55</u>		<u>\$21,913,685 55</u>

Date of examination by commissioners : December 30.

Also one hundred and twenty-eight (128) shares of the capital stock of the "Fifty Associates," the value of which is to us unknown, held in special trust, the income of which is receivable by this company and the accumulations of which are included in the sum above named.

SUFFOLK, ss.

BOSTON, Nov. 29, 1890.

Personally appeared the above-named Samuel C. Cobb, Actuary of the Massachusetts Hospital Life Insurance Company, and made oath that the above statement, by him subscribed, is true, according to his best knowledge and belief.

Before me,

JAMES C. BRAMAN, *Justice of the Peace.*

MASSACHUSETTS LOAN AND TRUST COMPANY— BOSTON.

Incorporated Feb. 18, 1875.

STEPHEN M. CROSBY, *President.* FRANK W. REYNOLDS, *Treasurer and Secretary.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$18,000 00	Capital stock, . . .	\$500,000 00
Loans to corporations, . . .	576,328 25	Surplus fund, . . .	160,962 17
Time loans with collaterals, . . .	787,626 53	Earnings undivided, . . .	38,660 20
Demand loans with collaterals, . . .	273,700 00	Profit and loss, . . .	54,805 85
Notes of individuals or firms, . . .	317,434 20	Deposits :—	
Expense account, . . .	6,696 69	Subject to check, . . .	969,429 74
Cash :—		For payment of coupons, etc., . . .	39,005 62
In office, . . .	2,614 36	Sinking funds, corporations, . . .	51,948 31
In banks, . . .	114,180 26	Dividends unpaid, . . .	60 00
		Taxes, . . .	1,840 00
		Bills and memoranda payable, .. .	279,868 40
	<u>\$2,096,580 29</u>		<u>\$2,096,580 29</u>

Date of examination by commissioners : December 4.

SUFFOLK, SS.

Nov. 3, 1890.

Personally appeared Frank W. Reynolds, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me, STEPHEN M. CROSBY, *Justice of the Peace.*

SUFFOLK, SS.

Nov. 3, 1890.

Personally appeared Stephen M. Crosby, President, and Moses Kimball, Cyrus G. Beebe, Jerome Jones, Joseph H. Gray, Samuel Atherton, Henry A. Rice, Richard H. Stearns, Isaac Fenno, and Edward Whitney, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their treasurer, and that they believe said statement to be true.

Before me, FRANK W. REYNOLDS, *Justice of the Peace.*

MERCANTILE LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888.

HALES W. SUTER, *President*.RICHARD J. MONKS, *Actuary*.JOHN MONKS, *Secretary*.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
State bonds, ...	\$10,000 00	Capital stock, ...	\$250,000 00
City, county and town bonds, ...	18,000 00	Earnings undivided, ...	11,200 20
Railroad bonds, ...	12,000 00	Deposits:—	
Loans on real estate, ...	4,200 00	Subject to check, ...	323,557 62
Loans to corporations, ...	121,640 55	Certificates of deposit, ...	4,025 00
Time loans with collaterals, ...	109,867 54		
Demand loans with collaterals, ...	150,575 00		
Notes of individuals or firms, ...	83,706 09		
Expense account, ...	3,479 11		
Premium account, ...	1,808 75		
Furniture and fixtures, ...	623 36		
Cash:—			
In office, ...	329 98		
In banks, ...	72,552 44		
	<u>\$588,782 82</u>		<u>\$588,782 82</u>

Trust Department.

Bank stocks, ...	\$2,739 75	Trust accounts, ...	\$5,442 88
Railroad bonds, ...	500 00	Income, ...	27 71
Railroad stocks, ...	657 00		
Cash on hand, ...	38 84		
Savings bank deposits, ...	1,500 00		
Premium account, ...	35 00		
	<u>\$5,470 59</u>		<u>\$5,470 59</u>

Date of examination by commissioners: July 18.

SUFFOLK, SS.

Nov. 4, 1890.

Personally appeared the above-named Richard J. Monks, Actuary, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

FRED'K S. HOPKINS, *Justice of the Peace*.

SUFFOLK, SS.

Nov. 4, 1890.

Personally appeared Hales W. Suter, President, and Hales W. Suter, R. J. Monks, A. F. Luke, N. J. Rust, Chas. L. James, Silas Peirce, C. A. Hopkins and Alfred D. Foster, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Actuary, and that they believe said statement to be true.

Before me,

FRED'K S. HOPKINS, *Justice of the Peace*.

NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY— NEW BEDFORD.

Incorporated March 2, 1887.

C. E. HENDRICKEN, *President.*

E. W. BOURNE, *Cashier.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET, NOVEMBER 6, 1890.

ASSETS.		LIABILITIES.	
State bonds, ...	\$24,000 00	Capital stock, . . .	\$200,000 00
Bank stock, ...	2,000 00	Earnings undivided, .	8,719 15
Railroad bonds, ...	7,975 00	Profit and loss, . .	3,593 63
Loans on real estate, ...	31,250 00	Deposits, subject to	
Real estate owned, ...	40,000 00	check, ...	441,068 75
Loans to corporations, ...	114,043 37	Due national banks, .	3,438 59
Time loans with collaterals, ...	100,125 00		
Demand loans with collaterals, ...	31,750 00		
Notes of individuals or firms, ...	185,508 66		
Expense account, ...	3,419 12		
Premium account, ...	3,035 00		
Taxes paid, ...	2,987 85		
Furniture and fixtures, ...	12,000 00		
Street railway bonds, ...	20,000 00		
Real estate bonds, ...	18,950 00		
Cash:—			
In office, ...	26,607 06		
In banks, ...	33,169 06		
	<u>\$656,820 12</u>		<u>\$656,820 12</u>

Date of examination by commissioner: February 6.

BRISTOL, SS.

Nov. 8, 1890.

Personally appeared E. W. Bourne, Cashier of the New Bedford Safe Deposit and Trust Company, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

IVORY S. CORNISH, *Justice of the Peace.*

BRISTOL, SS.

Nov. 10, 1890.

Personally appeared C. E. Hendricken, President, and Standish Bourne, William D. Howland, J. W. Macomber, Frederick Taber, Lot B. Bates and Benjamin F. Brownell, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Cashier, and that they believe said statement to be true.

Before me,

EDMUND W. BOURNE, *Notary Public.*

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WM. ENDICOTT, Jr., *President.*N. H. HENCHMAN, *Treasurer.*D. R. WHITNEY, *Actuary.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$850,000 00	Capital stock, . . .	\$1,000,000 00
City bonds, ...	800,000 00	Profit and loss, . . .	357,445 09
Railroad bonds, ...	877,570 65	Guarantee account, . .	500,000 00
Time loans, ...	8,366,180 49	Interest account, . . .	267,723 61
Demand loans, ...	1,740,600 00	Deposits, ...	12,742,700 42
Expense account, ...	45,230 30	For payment of	
Stock of manufacturing com-		coupons, etc., . . .	40,310 66
panies (in Massachusetts), .	15,075 00	Commissions, ...	1,801 23
Cash in office and banks, . .	2,268,894 12	Sinking funds, rail-	
		roads, ...	51,219 55
		Expense railway	
		companies, ...	2,350 00
	\$14,963,550 56		\$14,963,550 56

Trusts Department.

United States bonds, ...	\$5,097 83	Trust accounts, ...	\$1,367,241 42
City and town bonds, ...	70,105 80	Income, ...	26,552 75
Bank stocks, ...	34,318 50	Dividends, ...	3,780 01
Railroad bonds, ...	239,374 93		
Railroad stocks, ...	78,072 10		
Notes receivable, ...	61,000 00		
Loans on real estate, ...	745,850 00		
Real estate, ...	7,500 00		
Policies general trust fund, .	85,010 32		
Stock of manufacturing com-			
panies (special trust), . . .	25,800 00		
Water company bonds, ...	2,000 00		
Cash on hand, ...	43,444 70		
	\$1,397,574 18		\$1,397,574 18

Date of examination by commissioners: November 3.

WILLIAM ENDICOTT, Jr., *President,*
 F. HAVEN, Jr.,
 J. EDWARDS,
 GEORGE DEXTER,
 HENRY C. WESTON,
 CHAS. U. COTTING,

D. R. WHITNEY, *Actuary,*
 ROBERT CODMAN,
 CHAS. F. CHOATE,
 CHAS. H. DALTON,
 J. LEWIS STACKPOLE,
 ROGER WALCOTT,

AMOS W. STETSON.

SUFFOLK, SS.

BOSTON, Nov. 7, 1890.

The persons named in the foregoing return, directors of the New England Trust Company, being a majority of the board, appeared and severally made oath to the truth of the statement signed by them, to the best of their knowledge and belief.

Before me,

NATH'L HURD HENCHMAN, *Justice of the Peace.*

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890.

T. JEFFERSON COOLIDGE, Jr., *President*. C. S. TUCKERMAN, *Treasurer and Secretary*.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans to corporations, . . .	\$618,890 19	Capital stock, . . .	\$1,000,000 00
Time loans with collaterals, . .	1,340,225 00	Surplus fund, . . .	500,000 00
Demand loans with collaterals, .	723,550 00	Earnings undivided, . . .	79,832 58
Demand loans to corporations, .	818,961 78	Deposits:—	
Notes of individuals or firms, .	444,119 11	Subject to check, . . .	3,501,460 35
Expense account, . . .	12,022 51	Certificates of deposit, . .	10,600 00
Safe deposit vaults, . . .	6,500 00		
Miscellaneous bonds, . . .	56,845 51		
Cash:—			
In office, ...	253,151 00		
In banks, ...	817,627 83		
	<u>\$5,091,892 93</u>		<u>\$5,091,892 93</u>

Date of examination by commissioner: September 18.

SUFFOLK, SS.

Oct. 31, 1890.

Personally appeared C. S. Tuckerman, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

GEO. E. STICKNEY, *Justice of the Peace*.

SUFFOLK, SS.

Oct. 31, 1890.

Personally appeared T. Jefferson Coolidge, Jr., President, and Fred'k L. Ames, T. Jefferson Coolidge, John L. Bremer, Geo. F. Fabyan, Geo. P. Gardner, Henry S. Howe, Walter Hunnewell, Laurence Minot, Richard Olney, Henry R. Reed, Lucius M. Sargent, Stephen M. Weld and Henry C. Weston, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Treasurer, and that they believe said statement to be true.

Before me,

GEO. E. STICKNEY, *Justice of the Peace*.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
State bonds, ...	\$25,000 00	Capital stock, ...	\$300,000 00
City, county and town bonds, ...	18,010 00	Surplus fund, ...	65,000 00
Railroad bonds, ...	45,732 50	Earnings undivided, ...	5,584 96
Loans to corporations, ...	539,827 15	Reserve for taxes, ...	3,600 00
Time loans with collaterals, ...	172,132 50	Deposits:—	
Demand loans with collaterals, ...	92,942 24	Subject to check, ...	685,237 41
Notes of individuals or firms, ...	172,375 33	Certificates of deposit, ...	220,225 06
Expense account, ...	1,404 26	Treasurer's checks	
Furniture and fixtures, ...	35,000 00	outstanding, ...	2,111 30
Safe deposit vaults, ...	850 26	Due to banks, ...	8,767 39
Due from banks, ...		Trust funds, ...	1,221 05
Cash:—			
In office, ...	49,066 57		
In banks, ...	139,406 36		
	<u>\$1,291,747 17</u>		<u>\$1,291,747 17</u>

Trust Department.

Bank stocks, ...	\$6,520 00	Trust accounts, ...	\$29,862 67
Railroad stocks, ...	2,160 00		
Loan on real estate, ...	19,200 00		
Savings bank book, ...	821 62		
Cash on hand, ...	1,221 05		
	<u>\$29,862 67</u>		<u>\$29,862 67</u>

Date of examination by commissioner: October 22.

HAMPDEN, SS.

Nov. 4, 1890.

Personally appeared W. A. Lincoln, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WALTER S. ROBINSON, *Justice of the Peace.*

HAMPDEN, SS.

Nov. 4, 1890.

Personally appeared J. G. Mackintosh, President, and George D. Robinson, Sam'l Bigelow, Joseph Metcalf, A. B. Wallace, Edwin McElwain, Luke Corcoran, J. S. Hurlbut, and Nathan D. Bill, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Treasurer, and that they believe said statement to be true.

Before me,

WALTER S. ROBINSON, *Justice of the Peace.*

SUFFOLK TRUST COMPANY—BOSTON.

Incorporated May 2, 1887.

W. A. CLARK, Jr., *President*.W. A. McCrillis, *Treasurer*.

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Loans on real estate, ...	\$26,050 00	Capital stock, ...	\$100,000 00
Real estate by foreclosure, ...	18,363 28	Surplus fund, ...	2,500 00
Loans to corporations, ...	33,547 78	Earnings undivided, ...	13,852 05
Time loans with collaterals, ...	38,450 00	Profit and loss, ...	609 08
Demand loans with collaterals, ...	59,945 25	Deposits:—	
Notes of individuals or firms, ...	78,471 07	Subject to check, ...	172,307 93
Expense account, ...	21,430 33	For payment of coupons, etc., ...	1,121 28
Taxes paid, ...	1,472 00	Certificates of deposit, ...	46,100 00
Furniture and fixtures, ...	2,700 00		
Bills receivable, ...	29,563 41		
Cash:—			
In office, ...	4,854 09		
In banks, ...	21,643 13		
	\$336,490 34		\$336,490 34

Date of examination by commissioner: January 30.

SUFFOLK, ss.

Nov. 4, 1890.

Personally appeared W. A. McCrillis, Treasurer, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

WILLIAM S. STEARNS, *Justice of the Peace*.

SUFFOLK, ss.

Nov 7, 1890.

Personally appeared W. A. Clark, Jr., President, and John Haskell Butler, Salmon P. Hibbard, H. M. Moore and Whipple N. Potter, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Treasurer, and that they believe said statement to be true.

Before me,

WILLIAM S. STEARNS, *Justice of the Peace*.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY— WORCESTER.

Incorporated March 21, 1868.

GEORGE S. BARTON, *President.*

EDWARD F. BISCO, *Secretary.*

BALANCE SHEET, OCTOBER 31, 1890.

ASSETS.		LIABILITIES.	
Bank stock, ...	\$13,400 00	Capital stock, . .	\$200,000 00
Railroad bonds, ...	152,000 00	Surplus fund, . .	100,000 00
Loans on real estate, ...	7,550 00	Earnings undivided, .	8,001 80
Real estate owned, ...	45,000 00	Profit and loss, . .	39,285 72
Loans to corporations, ...	836,923 73	Deposits :—	
Time loans with collaterals, ...	13,000 00	Subject to check, . .	2,143,489 05
Demand loans with collaterals, ...	63,900 00	Certificates of deposit, . .	9,955 16
Notes of individuals or firms, ...	965,670 75	Dividends unpaid, . .	60 00
Expense account, ...	1,440 59	Trust funds, ...	3,063 77
Furniture and fixtures, ...	10,000 00		
Clearing house fund, ...	1,000 00		
Cash :—			
In office, ...	143,024 18		
In banks, ...	250,946 19		
	<u>\$2,503,855 44</u>		<u>\$2,503,855 44</u>

Trust Department.

Bank stocks, ...	\$7,550 00	Trust accounts, . .	\$86,929 02
Railroad bonds, ...	10,690 00	Income, ...	23 61
Loans on real estate, ...	51,700 00		
Cash on hand, ...	3,063 77		
Savings bank deposits, ...	13,948 86		
	<u>\$86,952 63</u>		<u>\$86,952 63</u>

Date of examination by commissioners : September 16.

WORCESTER, SS.

Nov. 1, 1890.

Personally appeared Edward F. Bisco, Secretary, and made oath that the foregoing statement, by him subscribed, is true.

Before me,

EDWIN T. MARBLE, *Justice of the Peace.*

WORCESTER, SS.

Nov. 1, 1890.

Personally appeared Geo. S. Barton, President, and Warren Williams, John H. Coes, Edwin T. Marble and George Summer, a majority of the directors of said corporation, and severally made oath that the books and records of said corporation indicate the facts as above attested by their Secretary, and that they believe said statement to be true.

Before me,

EDWARD F. BISCO, *Justice of the Peace.*

APPENDIX.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS.

STATUTES RELATING TO SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

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P. S., CHAPTER 116.

[WITH AMENDMENTS AND ADDITIONAL LEGISLATION NOTED IN THE MARGIN.]

COMMISSIONERS OF SAVINGS BANKS.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn, and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term, an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof. The annual salary of the chairman of the board shall be thirty-five hundred dollars, that of the other commissioners three thousand dollars each.

Appointment and tenure of office of board. 1889, chap. 321.

SECT. 2. The board shall be allowed two thousand seven hundred dollars a year for clerical assistance, and also the actual expenses incurred in travelling in the discharge of its official duties.

Compensation and allowances. 1879, 124, § 1. 1886, 252. 1889, 77.

SECT. 3. The commissioners shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for savings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has

The board to visit and examine every bank annually. 1886, 192, § 2. 1876, 231, chap. 3. 1888, chap. 51.

complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

The board may summon and examine officers, etc.; penalty for refusing to obey summons, or obstructing commissioner. 1866, 192, § 3. 1876, 231, § 3.

SECT. 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

shall examine bank on request of five officers, or creditors, etc. 1866, 192, § 4. 1876, 231, § 3.

SECT. 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

proceedings by, when bank is insolvent, or in a hazardous condition. 1866, 192, § 5. 1876, 231, § 3.

SECT. 6. The commissioners, if upon such examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or, if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be

needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

SECT. 7. When receivers are so appointed, the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Schedule of effects to be made, sworn to, and delivered to receivers and a copy thereof to commissioners. Officers may be examined under oath. 1878, 253, § 5.

SECT. 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all such receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

Commissioners to examine the accounts, etc., of receivers annually. 1878, 253, §§ 1, 2, 3.

SECT. 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any law in relation to savings banks, or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

to report violations of law. 1866, 192, § 7. 1876, 231. 1878, 253, § 6.

SECT. 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

to report violations of law by receivers. 1878, 253, § 4.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Savings banks and institutions for savings, powers and duties of.
1876, 203, § 1.

SECT. 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities, and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Power of general court over same. Penalty for obstructing investigation.
G. S. 57, §§ 102, 103, 155.
1876, 203, § 27.

SECT. 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit them to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

OFFICERS AND MEETINGS.

Officers of such corporations.
1876, 203, §§ 2, 3.

SECT. 13. The officers of every such corporation shall consist of a president, one or more vice-presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice-president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

SECT. 14. The treasurer shall give bond for the faithful discharge of his duties to the satisfaction of the trustees, and shall file with the commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said commissioners of any change thereafter made therein. If a treasurer fails within ten days from the date thereof to file a copy of his bond, or to notify the commissioners of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The commissioners shall keep a record showing when said bonds expire and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as they may approve. The treasurer of each savings bank or institution for savings shall give a new bond as often as once in five years.

Treasurer's bond, and duty of trustees and board concerning same.
1889, 180.

1886, 93.

SECT. 15. The officers of every such corporation, except the treasurer, shall be chosen at its annual meetings, to be holden at such time as the by-laws direct, anything in its charter to the contrary notwithstanding. The treasurer shall be appointed by the trustees, and shall hold his office during their pleasure. If an office becomes vacant during the year, the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not within thirty days thereafter take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office, and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not

Choice and appointment of officers.
Vacancies.
Not taking oath, to vacate office.
Clerk to notify persons elected, and publish list.
Penalty.
1876, 203, § 4.

taken the oath of office, shall be liable to a penalty of fifty dollars.

Special meetings, how called and notified. 1884, 150.

SECT. 16. Every such corporation may at any time hold special meetings by order of its trustees; and its treasurer shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Members of the corporation. 1890, 222.

SECT. 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the treasurer a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting: *provided, however*, that the member shall be notified of such proposed vote by letter duly addressed to his last and usual place of abode and mailed at least three months prior to such annual meeting. Such action and vote recorded shall be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meetings of trustees to be held once in three months. Quorum. Statement of condition of bank. Record of each meeting, and names of trustees present. Office of trustee, how vacated, and proceedings thereon. 1876, 203, § 7. 1888, 96.

SECT. 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the

names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolved upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant.

The trustees of every savings bank and institution for savings, incorporated under the authority of this Commonwealth, shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Names of investing officers to be published in newspaper. 1882, 50, § 1.

A savings bank or institution for savings incorporated under the provision of chapter one hundred and sixteen of the Public Statutes shall carry on its usual business at its banking house only, and no deposit shall be received, nor payment on account of deposits be made by such corporation or by any person on its account in any other place than at its banking house; and such banking house shall be kept in the city or town in which such corporation is established; provided, however, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located.

Business to be transacted at banking house only, located in city or town where such corporation is established. 1884, chap. 253. 1889, chap. 91.

DEPOSITS, LOANS AND INVESTMENTS.

SECT. 19. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to sixteen hundred dollars; and thereafter upon no greater sum than sixteen hundred dollars; but the limitations contained in this sec-

Limit to amount of deposits from any person, and interest. 1876, 203, § 8. 1889, chap. 86.

tion shall not apply to deposits by religious or charitable corporations, or to deposits made by direction of a probate court, by virtue of the sixteenth section of the one hundred and forty-fourth chapter of the Public Statutes.

Deposits, etc.,
how invested.
1876, 203, § 9.

SECT. 20. Deposits and the income derived therefrom shall be invested only as follows :—

First mortgages
of real estate.
1876, 203, § 9,
cl. 1.

First, On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate : but not exceeding seventy per cent. of the whole amount of deposits shall be so invested ; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Public funds.
1876, 203, § 9,
cl. 3.
1880, 177, § 1.
1881, 214, § 2.

Second, In the public funds of the United States, or any of the New England states, or of the state of New York, in the bonds or notes of any city, county or town of this Commonwealth, or of any city of the states of Maine, New Hampshire, Vermont, Rhode Island, or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein, for the assessment of taxes ; or of any county or town thereof whose net indebtedness does not exceed three per cent. of such valuation ; or in the notes of any citizen of this Commonwealth, with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, chap. 111.

Savings banks and institutions for savings may, in addition to the securities mentioned in section twenty of chapter one hundred and sixteen of the Public Statutes, invest their deposits, and the income derived therefrom, in the bonds and notes of incorporated districts in this Commonwealth whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

May make cer-
tain additional
investments.
1888, chap. 90.
1890, chap. 369.

In addition to the investments authorized by section twenty of chapter one hundred and sixteen of the Public Statutes, savings banks and institutions for savings may

invest their deposits and the income derived therefrom in the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and in the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

The term "net indebtedness," used of city, town or district in any statute limiting or regulating the investment of sinking, trust and other funds of the Commonwealth, the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting debt created for supplying the inhabitants with water and deducting the amount of sinking funds available for the payment of such indebtedness. 1888, chap. 127.

Third, In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such rail-

Railroad bonds.
1881, 214, §§ 1, 4.
1888, chap. 213.
Railroad stock.
1887, chap. 196.

road company, of any railroad company so incorporated whose road is thus located; or in the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof; or in the note or notes of any citizen of this Commonwealth with a pledge as collateral, shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes or any renewal thereof and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof; but street railway companies shall not be considered railroad companies within the meaning of this section.

Amendment.
1888, chap. 213.

1889, chap. 305.

Savings banks and institutions for savings may invest in the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

1883, chap. 134.

Savings banks and institutions for savings may invest in bonds or notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

Savings banks and institutions for savings may invest ^{1885, chap. 348.} in the bonds and notes of the Fitchburg Railroad Company issued according to law, notwithstanding the mortgages now existing upon the Boston, Barre and Gardner Railroad.

Savings banks and institutions for savings may invest ^{1887, chap. 113.} in the bonds and notes of the Fitchburg Railroad Company issued according to law.

Savings banks and institutions for savings may invest ^{1886, chap. 176.} in the bonds and notes of the Worcester, Nashua and Rochester Railroad Company, issued according to law, notwithstanding the said railroad is leased to the Boston and Maine Railroad Company.

Savings banks and institutions for savings may, subject ^{1888, chap. 53.} to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in or make loans upon the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company.

Savings banks and institutions for savings may, sub- ^{1888, chap. 250,} ^{§ 2.}ject to the provisions of article three of section twenty of chapter one hundred and sixteen of the Public Statutes, invest in bonds or notes of said Boston and Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

Savings banks and institutions for savings are hereby ^{1890, chap. 208.} authorized to invest in the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly

belonging to the Boston, Concord and Montreal Railroad : *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, chap. 394.

Savings banks and institutions for savings may invest in the first mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company : *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness ; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.

Bank stocks,
and deposits in
banks, etc.
1890, chap. 168.

Fourth, In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this

Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or on the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that such corporation shall not hold, both by way of investment and as security for loans, more than one-quarter of the capital stock of any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor invest nor hold as collateral security more than three per cent. of its deposits, nor more than one hundred thousand dollars, in the capital stock of any one such bank, association, trust company, or safe deposit and trust company. No savings bank or institution for savings shall invest or hold as collateral security more than thirty-five per cent. of its deposits in the stocks of banks, banking associations, trust companies, or safe deposit and trust companies, such as are described in this clause. Savings banks and institutions for savings shall not deposit more than five per cent. of the amount of their deposits in any one bank, banking association, trust company, or safe deposit and trust company, herein described, nor an amount exceeding twenty-five per cent. of the capital stock and surplus of such bank, banking association, trust company, or safe deposit and trust company.

Fifth, In loans upon the personal notes of the depositors of the corporation, but not exceeding one-half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Loans to
depositors.
1879, 57, § 1.

Sixth, If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not

Personal
securities.

1876, 203, § 9,
cl. 5.
1886, chap. 69.
1884, 168.

exceeding one-third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein; *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Corporation
building and
site.
1876, 203, § 9,
cl. 6.

Seventh, Ten per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Real estate
acquired by
foreclosure, etc.
1876, 203, § 26.
See chap. 13,
§ 20.

Eighth, Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation.

1886, chap. 77

Any savings bank or institution for savings incorporated under the authority of this Commonwealth, may sell any real estate now held by it, which has been acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage, or upon judgment for debts due it or in settlements effected to secure such debts, at any time before the first day of July in the year eighteen hundred and eighty-eight: *provided, however*, that the commissioners of savings banks may, upon the petition of the board of investment of any savings bank or institution for savings, and for good cause shown, grant an additional time, notwithstanding any limit provided by the eighth clause of section twenty of chapter one hundred and six-

teen of the Public Statutes, section one of chapter two hundred of the acts of the year eighteen hundred and eighty-two, and chapter fifty-two of the acts of the year eighteen hundred and eighty-three.

The exemption from taxation granted to savings banks and institutions for savings by section twenty of chapter thirteen of the Public Statutes on account of real estate acquired by the completion of foreclosure, or by purchase under the provisions of the eighth clause of section twenty of chapter one hundred and sixteen of the Public Statutes, is hereby extended and shall be allowed for the term during which such real estate shall be held under the provisions of chapter fifty-two of the acts of the present year, or of any general law; and the tax for the present year shall be assessed and collected in accordance with the provisions of this act.

Exemption
from taxation.
1883, chap. 248.

Ninth, The provisions of this chapter shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of
securities as
collateral to
remain valid.
1876, 203, § 30.
1878, 94, § 1.

SECT. 21. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and

No officer
charged with
the investment
to borrow the
funds of the
corporation, or
become surety.
1876, 203, § 10.
1889, chap. 161.

treasurer shall at the same time be a member of the investing committee.

Savings banks, etc., not to receive brokerage, etc., on account of a loan.
Penalties.
1876, 203, § 11.

SECT. 22. No such corporation, nor any person acting in its behalf, shall negotiate, take, or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred, nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Applications for loans to be in writing, and record kept.
1879, 203, § 12.

SECT. 23. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

Guaranty fund to be created and maintained.
1876, 203, § 13.

SECT. 24. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one-eighth nor more than one-fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Net profit to be divided among depositors, and

SECT. 25. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred

in the management thereof and the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws in the following manner: Ordinary dividends shall be made every six months, and shall not exceed two and one-half per cent. on all sums which have been on deposit for six months preceding, or one and one-fourth per cent. on all sums which have been on deposit for three months preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

In what manner.
1876, 203, § 14.

SECT. 26. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one-half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the commissioners.

Dividend not to be paid unless net profits are one and one-half per cent., except, etc.
1876, 203, § 15.
1880, chap. 150.

SECT. 27. Once in every term of three years, if the net profits accumulated over and above said guaranty fund and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Extra dividends may be paid once in every three years, when, etc.
1876, 203, § 16.
1888, 355.

SECT. 28. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

No dividend to be declared or paid, until, etc.
1876, 203, § 17.

SECT. 29. The principal deposits in such corporations may be withdrawn at such time and in such manner as

Deposits, how withdrawn.

Payments to
minors.
1876, 203, § 18.
127 Mass. 183.

the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or committee of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payment on
orders after
death of drawer.
1885, 210, § 2.

Savings banks and institutions for savings are hereby authorized and empowered to pay any savings bank order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such savings bank order and its presentation for payment when said presentation shall be made within thirty days after the date of such savings bank order; and at any subsequent period, provided the depository has not received actual notice of the death of the drawer.

Depositor may
set off the
amount of his
deposits in pro-
ceedings by the
corporation.
1878, 261, § 1.

SECT. 30. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, set off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity to restrain the corporation from doing its actual business.

When deposits
are claimed by
a person other
than plaintiff,
claimants may
be made defend-
ants, etc.
Deposits may
remain or be
paid into court,
etc.
1876, 203, § 19.
1877, 179.

SECT. 31. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court, in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants' parties defendant thereto; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final

judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

SECT. 32. When a deposit is made in such corporation by any one in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

When a deposit is made in trust, name, etc., of person for whom made to be disclosed; to whom payable in case of death. 1876, 203, § 20.

SECT. 33. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

Depositor to be notified when amount entitled to dividend is exceeded. 1876, 203, § 21.

SECT. 34. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

List of amounts due depositors not entitled to dividend to be published once in five years. 1876, 203, § 22.

SPECIAL TRUST FUNDS.

SECT. 35. Any such corporation may receive on deposit to any amount funds in trust for the purpose of

Funds in trust for parks, shade-trees, ceme-

teries and drinking fountains. Principal not to be withdrawn, and to be exempt from attachment. 1875, 174, § 1.

setting out shade-trees in streets and parks, and improving the same ; for purchasing lands for parks, and improving the same ; for maintaining cemeteries or cemetery-lots, and for the erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

Probate courts may authorize executors, etc., to deposit funds in trust for such purposes. 1877, chap. 192.

SECT. 36. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same ; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Statements of the amount thereof to be made every third year, etc. 1875, 174, § 2.

SECT. 37. The funds held in accordance with the two preceding sections shall be known as the "Shade-Tree and Cemetery Fund," and the treasurer of the corporation in which they are deposited shall give a certificate of gift to each donor of such funds, and shall send by mail or deliver in the month of January in every third year after the first deposit to the mayor of any city, or the chairman

of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

SECT. 38. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

If the corporation ceases to do business, these funds to be deposited in another.
1875, 174, § 3.

BOOKS AND RETURNS.

SECT. 39. The commissioners may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

Board may prescribe manner of keeping and auditing books, etc.
1880, 28, § 1.

SECT. 40. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the commissioners showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the commissioners shall prescribe and shall specify the following particulars: namely, Name of corporation and number of corporators; place where located; amount of deposits; amount of each item of other liabilities; public funds, including all United States, state, county, city and town bonds, stating each particular kind, the par value, estimated market value and amount invested in each; loans on public funds, stating amount on each; bank stock, stating par value, estimated market value and amount invested in each; loans on bank stock, stating amount on each; railroad bonds, stating par value, estimated market value and amount invested in each; loans

Treasurer to make annual report to board. Particulars to be stated in same.
1888, chap. 127.

on railroad bonds, stating amount on each; estimated value of real estate, and amount invested therein; loans on mortgage of real estate; loans to counties, cities or towns; loans on personal security; cash on deposit in banks, with the names of such banks and the amount deposited in each; cash on hand; the whole amount of interest or profits received or earned, and the rate and amount of each semi-annual and extra dividend for the previous year; the times for the dividends fixed by the by-laws; the rates of interest received on loans; the total amount of loans bearing each specified rate of interest; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same; the number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

Additional
statements
required.
1890, chap. 41.

SECT. 41. Beginning with the year ending with the last business day of October eighteen hundred and eighty-nine and every fifth year thereafter such reports shall also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the year.

SECT. 42. The commissioners shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of reports to be furnished. Commissioners to report to the general court.
1866, 192, § 3.
1876, 203, § 24.
1878, 253, § 2.

The annual report of the board of commissioners of savings banks, required to be made to the General Court, may hereafter be published in two volumes: that portion relating to savings banks, institutions for savings, safe deposit, and loan and trust companies to constitute one volume, designated as Part I., of which twenty-five hundred copies shall be printed; and that portion relating to co-operative banks and loan companies to constitute another volume, designated as Part II., of which fifteen hundred copies shall be printed; the two parts to remain as number eight in the series of public documents.

1890, chap. 126.

SECT. 43. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Commonwealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

Treasurer to inform overseers of poor of deposits to the credit of a pauper.
1876, 203, § 25.

RECEIVERS.

(Acts of 1882, Chapter 77.)

Receivers to
deposit books
and papers with
commissioners
at end of year
after settlement,
ordered by
court.
1882, 77, § 1.
Chap. 72, 1884.
Commissioners
to hold same.

Receivers of insolvent savings banks and institutions for savings shall, at the end of one year after final settlement ordered by the court, deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said commissioners shall receive and hold the same in some proper repository in the state house or Commonwealth building.

(Chapter 258, Acts of 1883.)

At the expiration of one year after final settlement ordered by the court, receivers of insolvent insurance companies and receivers of insolvent savings banks and institutions for savings shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise, such amounts shall then be ordered to be paid into the treasury of the Commonwealth and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto arranged in alphabetical order and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties.

The deposit of books and papers required from receivers of insolvent corporations under the provisions of sec-

tion one of chapter seventy-seven of the acts of the year eighteen hundred and eighty-two, shall be made at the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is required by law to be made and not before.

Section one hundred seventy-three of chapter one hundred nineteen, and section forty-four of chapter one hundred sixteen of the Public Statutes are hereby repealed, but receivers of any insolvent savings bank or institution for savings in whose case final decree of distribution has been made at the passage of this act shall make payments into the treasury of the Commonwealth as required by the provisions of section forty-four of chapter one hundred sixteen of the Public Statutes notwithstanding, and persons or parties entitled to receive any portion of such sums or of the sums already paid into the treasury under the provisions of said section, or of the acts of which they are a continuation may within two years from the passage of this act and persons or parties entitled to receive any portion of the sums paid into the treasury under the provisions of the first section of this act may within two years from the time of such deposit and notice given make claim to the auditor of the Commonwealth therefor. Upon establishing the validity of their claim, certification, warrant and payment shall follow as in case of other valid claims against the Commonwealth.

AN ACT AUTHORIZING THE USE OF COPIES OF THE
RECORDS, BOOKS AND ACCOUNTS OF SAVINGS BANKS
IN EVIDENCE.

(Chapter 92, Acts of 1885.)

Copies from the records, books and accounts of a savings bank and institution for savings, incorporated under the laws of this Commonwealth, shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before

a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

AN ACT CONCERNING UNCLAIMED DEPOSITS IN SAVINGS
BANKS.

(Chapter 319, Acts of 1887.)

SECTION 1. The treasurer of every savings bank shall within fifteen days after the last business day of October in the year eighteen hundred and eighty-seven, and every fifth year thereafter, return to the commissioners of savings banks a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post-office address and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however*, that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars.

SECT. 2. The commissioners of savings banks shall incorporate in their annual report, or in a supplementary annual report, each return which shall have been made to them as provided in section one.

SECT. 3. The treasurer of any savings bank neglecting or refusing to make the sworn return required by section one shall be subject to a fine of one hundred dollars.

AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS TO CALL IN THEIR BOOKS OF DEPOSIT AT
STATED INTERVALS.

(Chapter 40, Acts of 1888.)

During the year eighteen hundred and eighty-nine and every third year thereafter savings banks and institutions for savings shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may elect.

AN ACT REQUIRING SAVINGS BANKS AND INSTITUTIONS FOR
SAVINGS TO MAKE AN ACCURATE TRIAL BALANCE OF
THEIR DEPOSITORS' LEDGERS.

(Chapter 88, Acts of 1889.)

Every savings bank and institution for savings shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

AN ACT PROVIDING FOR THE FINAL DISTRIBUTION OF
SUMS OF MONEY DEPOSITED IN THE NAME OF A JUDGE
OF PROBATE COURT, AS TRUSTEE, OR BY ORDER OF
ANY COURT.

(Chapter 449, Acts of 1889)

SECTION 1. All sums of money hereafter deposited in savings banks, institutions for savings or trust companies, in the name of a judge of probate court, as trustee, or by order of any court, shall draw interest, or dividends, at the same rate as other deposits in the same bank, institution or company, while they remain therein, without regard to the amount deposited.

SECT. 2. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter

deposited in a savings bank, institution for savings or trust company, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, to be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be paid with interest at the rate of three per cent. per annum from the time it is so paid to said treasurer to the time it is paid by him to the person or persons having, and established, a lawful right thereto.

INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows
(see section 20, chapter 116, Public Statutes) : —

INVESTMENTS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS :	Bonds of the United States.	Unlimited.
	Bonds of any of the New England States.	Unlimited.
	Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan and of the District of Columbia.	Unlimited.
	Bonds or notes of any county, city or town of this Commonwealth.	Unlimited.
	Bonds or notes of incorporated districts in Massachusetts whose net indebtedness* does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.

* See page xlv for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (Concluded.)	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
	Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
RAILROAD BONDS AND NOTES:	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.	Unlimited.
	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital	Unlimited.

* See page xliv for meaning of net indebtedness.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.	Unlimited.
	<i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i>	
	Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad Company.	Unlimited.
	Bonds and notes of the Fitchburg Railroad Company, issued according to law.	Unlimited.
	First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company, issued according to law, notwithstanding said road is leased to the Boston & Maine Railroad.	Unlimited.
	Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the	Unlimited.

INVESTMENTS—CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i>, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i>, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.	Unlimited.
	Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages	Unlimited.

INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded.)	on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.	Unlimited.
BANK STOCK:	Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen. <i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i>	Thirty-five per cent. of deposits, both as loans and investments.
REAL ESTATE FOR BANKING PURPOSES:	For the purchase of a site and the erection or preparation of a suitable building for the convenient transaction of its business.	Ten per cent. of deposits, but not exceeding \$200,000.
REAL ESTATE BY FORECLOSURE:	May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886.	

LOANS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON REAL ESTATE:	LOANS. First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent. of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.	Seventy per cent. of whole amount of deposits.
LOANS ON PERSON- AL SECURITY:	Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.	Thirty-three and one-third per cent. of deposits and income.
LOANS ON RAIL- ROAD STOCK:	Notes of citizens of this Commonwealth, with pledge as collateral, of the stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof. <i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i>	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS:	Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation. <i>Loans not to exceed the par value of the securities pledged.</i> Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, which has at the date of such investment more than 30,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness* does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. <i>Loans not to exceed eighty per cent. of the market value of the securities pledged.</i>	Unlimited. Unlimited.
LOANS ON RAIL- ROAD BONDS:	Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the	Unlimited.

* See page xlv for meaning of net indebtedness.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (Continued.)	New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment.	Unlimited.
	First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.	Unlimited.
	First mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.	Unlimited.
	Bonds or notes of the Old Colony Railroad Company	Unlimited.
	Bonds or notes of the Fitchburg Railroad Company.	Unlimited.
	First mortgage bonds of the Worcester, Nashua & Rochester Railroad Company.	Unlimited.
	Bonds or notes of the Boston & Lowell Railroad Corporation.	Unlimited.
	First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i> , that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	First mortgage bonds of the Maine Central Railroad Company, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i> , that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the commissioners of savings banks.	Unlimited.
	Bonds or notes of the Boston & Maine Railroad, issued according to	Unlimited.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded)	law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad. <i>Loans not to exceed the par value of the securities pledged.</i>	Unlimited.
LOANS ON BANK STOCK:	Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen <i>Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.</i> <i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i>	Thirty-five per cent. of deposits, both as loans and investments.
LOANS TO DEPOSITORS:	Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.	Unlimited.

LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
DEPOSITS IN BANKS:	May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits, nor exceeding twenty-five per cent. of the capital and surplus of any such bank, trust company, or safe deposit and trust company.	Unlimited.

MEMORANDA.

1883, CHAP. 127.

Net indebtedness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

CHAP. 116, P. S., SECT. 21.

Officer cannot borrow.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of clerk, president and treasurer shall at the same time be a member of the investing committee.

CHAP. 116, P. S., SECT. 22.

Fee, brokerage or commission on account of loans made.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

CHAP. 116, P. S., SECT. 23.

Applications for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

STATUTES

RELATING TO

SAFE DEPOSIT, LOAN AND
TRUST COMPANIES.

AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed

by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent.

Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for

the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however,* that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also,* that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also,* that the corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in

the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the

capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon

an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of said cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections forty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secretary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject

to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

AN ACT RELATING TO INVESTMENTS OF SAFE DEPOSIT,
LOAN AND TRUST COMPANIES.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

AN ACT TO AMEND AN ACT IN RELATION TO SAFE DEPOSIT,
LOAN AND TRUST COMPANIES.

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight; and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted

and adopted : *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

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